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FAME WEEKLY

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JRTUNE WEEK

STORIES OF BOYS WHO MAKE MONEY.

IN WALL STREET To WIN

OR THE Boy Who Got The Money



ing me tightly the rascals had Bob in their grasp. Slowly they pulled him to the roof by the rope all we are they had cleverly lassooed him with. The boy swung his foot. Crash! went run behind the upper pane. Gripping the sashes, Bob called for help.

FAME AND FORTUNE WEEKLY

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NEW YORK, FEBRUARY 24, 1922

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In Wall Street to Win

OR, THE BOY WHO GOT THE MONEY

By A SELF-MADE MAN

CHAPTER I.—A Question of Finances.

"I'm afraid I'll have to sell that stock in the Haywood Company your father left to me," said the little Widow Blake to her son, Bob, one evening in the living room of the small cottage on the suburbs of Jersey City, which Mrs. Blake rented of a grasping old man named Simon Kent, who lived in the next block around the corner, with only an elderly housekeeper for a companion.

"Don't do it, mother," protested Bob. "It is worth 110 in the market, and you are getting a regular quarterly dividend of one-and-a-half per cent. on its par value."

"But I've got to have money not only for this month's rent, which is several days overdue, and Mr. Kent has been after it three times, and says he must have it, but also to pay the doctor for his attendance on Nellie. She is now convalescing after her severe illness, and as we are not people of property I expect he will send his bill in very soon and expect me to pay it. I'm afraid it will be a big one, for he sometimes called twice a day, and he has been treating your sister more than a month."

"What does he charge a visit?"

"Two dollars."

"Has he made thirty calls, do you think?" said Bob, rather staggered at the sum that many visits represented.

"Easily that many. I expect his bill will amount to not less than eighty dollars."

Bob drew a long breath, and looked solemnly into the stove that heated the room.

"That's a lot of money. But he'll be willing to take it in instalments."

"He may consent to do that, of course, but he will expect at least a first payment of \$25, and I haven't got it. I'm waiting for your pay on Saturday to settle with the landlord. I promised to give it to him then. Saturday is only three days off, but you'd think it was a year, he so grudgingly consented to wait."

"What is he kicking about? We've occupied this cottage for nearly a year, and he never had to wait a day over before. He ought to show you a little consideration."

"He isn't built that way. Indeed, he is showing us a great deal of condescension, so he told me to-day, by waiting any time at all. He says we are the first persons he has ever permitted to run behind in their rent. I have no doubt he told

the truth, for since we have been here he has put out two or three families in the row."

"He's a miserly old skinflint," said Bob, with some energy. "A man who owns six cottages, besides the house he lives in, ought to be able to afford a tenant that is hard pressed a little time."

"He doesn't reason that way. I don't think that we have any right to find fault with the way he does business, as the cottages are his, and he is entitled to collect his rent on the first day of each month when it comes around."

"I merely suggested what I thought a man of his means could afford to do. I won't deny that he has the right to his money when it is due, but a little charity toward others when they need it wouldn't hurt him any. He's an old man, and people say he has no relatives to leave his possessions to, so I don't see why he is so anxious to pile up his savings. He is certainly not in love with his housekeeper, for I have heard he handles her without gloves. I wonder she stays with him."

"I owe a small account at the butcher's and another at the grocery," said Mrs. Blake, getting back to the original subject. "I really need at least \$100 to keep things moving. That amount, of course, won't pay all the bills, but it would be enough to help me out until Nellie got back to work."

"You could borrow \$100 on your Haywood stock without any trouble and that would save you from selling it," said Bob.

"Could I? I think I would rather do that than to sell the shares. You say the stock is worth \$110 a share?"

"Yes. The price, I've noticed, has held pretty steady around that. It doesn't fluctuate more than a point either way, as the general market is good."

"You ought to know, Robert, for you are working in Wall Street."

"Sure I know. I make it my business to keep track of the market, as I like to know how things are going in the Street. If I had a little money, say \$100, I'd be able to double it this week in C. & S."

"I don't think it's safe to risk one's money speculating in Wall Street. Mrs. Jackson, our late neighbor, who was dispossessed, as you know, six weeks ago by Mr. Kent, because she was unable to meet her rent, lost all the little money her husband left her by risking it in Wall Street. When she was persuaded by a woman

friend to venture her savings on some stock, the name of which I do not remember, she was sure that she would more than double her investment; but, instead of things turning out that way, she lost every dollar, and the statement she received from the broker the woman friend introduced her to showed a balance against her," said the little widow.

"Mrs. Jackson got in on the wrong stock," said Bob. "Besides, she had no knowledge of Wall Street to guide her. The woman friend was working for the broker, and roped her in, getting a commission in proportion to the size of the deal, whether Mrs. Jackson won or lost. There are a whole slew of smart people, men and women, going around all the time looking for customers for the brokerage houses they make an income out of. It is perfectly legitimate employment, and many brokers depend on these canvassers to drum up a good trade for them. Any person with a large circle of moneyed friends and acquaintances can easily catch on with most any trader, and, if they are convincing talkers, can make good money out of the trade they pilot into the broker's office. We have two or three of those kind of people working for us," said Bob.

"You advise me, then, to borrow \$100 on my Haywood shares?" said his mother.

"That would be better than selling good dividend-paying stock, mother, particularly when you only need a small amount. You could get sixty per cent. of the value of the whole stock. Yes, I guess you could get seventy per cent. on such a staple security as the Haywood Manufacturing Company is regarded. Mr. Caulder, my boss, could raise, I'll bet, \$750 on those ten shares if he had them."

"I don't want to borrow any more than I actually need," said Mrs. Blake.

"That's right, mother. The more you borrowed the more interest you'd have to pay," said her son.

"Shall I take the stock to a Jersey City savings bank, or will you take it to New York and get me the money?"

"I don't believe the savings banks are authorized to loan money on such stock as the Haywood Company's, though it is considered gilt-edged. I couldn't say for certain, though. As to me taking it to New York, it would hardly do, as the stock is in your name. I would advise you to come over and see Mr. Caulder about the matter yourself. He will tell you where to go to hypothecate the stock."

"Very well. Nellie is so much improved now that I guess I can leave her for a couple of hours or so. I will get Mrs. White, next door, to come in and stay with her, or somebody else, if Mrs. White can't spare the time."

The matter having been settled, Bob picked up the evening paper to finish reading it, and his mother went upstairs to see how her daughter was. Bob was a bright, active boy who worked as office boy for Adam Caulder, stockbroker, of No. — Wall street. He had been in the trader's employ about a year and a half, and had given perfect satisfaction. Some day he expected to be promoted to the counting room and do desk work.

He told his mother and sister that he was in

Wall Street to win, but he did not mean by that that he was there solely to make money, because he wasn't making any more than the average office boy, and that amount looked very small to Mrs. Blake, when her daughter was taken down with malarial fever, combined with another complaint, and her contribution to the family exchequer ceased for the time being. The time, however, was coming when Bob would use the expression in its literal sense, but at present he did not dream that such luck was coming his way.

Just now the little family, of which he was considered a very important member, was under a temporary financial cloud, due to lack of ready money, though the possession of \$1,100 worth of Haywood Manufacturing Company stock, a first-class industrial security, actually placed Mrs. Blake and her children above any actual danger of coming within the shadow of the poor house. For something over a month the only money Mrs. Blake had to count on, above the money she had saved toward the next month's rent was the \$8 Bob brought in every Saturday. As he needed at least \$1.50 a week for his expenses, that small sum was somewhat reduced, and the little widow found it quite out of the question to pay for medicine for her sick daughter, and meet her current bills at the stores where she traded, without considering the question of rent at all.

With the doctor's bill coming in, the overdue rent to be settled, and other pressing claims to be met, it will not surprise the reader that she reluctantly came to the conclusion that she must raise money on her main resource—the Haywood Manufacturing Company's shares that came to her through her late husband's will.

CHAPTER II.—How Bob's Mother Raised the \$100.

Adam Caulder, the stock broker who employed Bob Blake, was not a particularly popular character among his business associates. He was foxv in appearance, being sandy complexioned, with hair to match, while the contour of his face and head was as like a reynard as the human species can approach, and he was foxy by nature. As a member of the Stock Exchange, he had to follow the established rules of that organization, but he had a way of shaving the letter of the law down so fine that a blind man, almost, might have seen through the transparent division on which the broker relied to protect himself against official censure. His methods were not viewed with approval by the majority of the traders, but as long as nothing could be proved against him in the ordinary run of business, the traders confined their sentiments to private criticism.

Bob occasionally heard reflections upon his boss from the other messengers, but he never paid any attention to such things. He believed in standing up for the man he worked for. In his opinion what the critics called foxiness he believed was shrewdness. He really admired the sharp way, as far as he was familiar with it, in which his employer conducted his business.

When he first entered Wall Street somebody impressed him with the idea that when the brokers were not shearing the confiding lambs they were angling for one another's scalps; and the

idea clung to him in a measure, for every once in a while he heard about some trader having been caught in a trap, alleged to have been set for him by some other broker, or combination of brokers, not knowing that it was perhaps the luckless trader's own fault that pushed him into his hole. Bob often heard brokers talking among themselves and jollying one another, as many business men, particularly the younger element, have the way of doing when they have nothing particular on their hands.

The boy took many things he heard as real expressions of opinion, and this added to his mistaken notions of the way things were done in the Street. When he heard his boss referred to as a man who would rob his best friend as quick as a wink in a stock deal and then take him by the hand and tell him how sorry he was that he was caught in a hole, and almost in the same breath heard an old trader whose reputation was above reproach alluded to, jokingly, in similar disrespectful terms, the boy took the first remark as a bit of fun, whereas the speaker really meant what he said about Caulder, and his listeners, Bob excepted, were of the same opinion.

So Bob believed that Mr. Caulder, if no better, was at least no worse, than the average trader; but he was soon to experience a rude jolt on that head, a jolt that proved of great benefit to him in the long run. On the morning after his talk with his mother he appeared at the office shortly before nine, as was expected of him. He picked up the small pile of mail which lay inside the door, took it into the private room, pulled out one of the sliding shelves in his employer's desk, and laid it there for his consideration when he arrived. He got the ink and mucilage bottles, and, entering the counting room, replenished the small inkstands and mucilage bottles on the desk of the office force.

Then he went over the office with a feather duster, for he knew that the janitor's assistant wasn't over-particular in dusting the furniture, and in any case some dust had accumulated, anyway, since the preceding evening when the cleaning up was done there. After attending to one or two other minor matters he took his seat in the waiting room, between the private room and the counting room partition, and amused himself with that morning's issue of the Wall Street News, or some other paper. The clerks and the stenographer soon made their appearance in succession, and finally the cashier walked in, opened up the big safe, and put all hands at work.

It wasn't long before Bob was called on to go out, and thereafter his spells of rest in the office were not of long duration. It was while he was out on one of his errands that his mother made her call at the office for the first time. She had never been in Wall Street before, and consequently the interior of a broker's office was a new thing to her. She went to the cashier's window, as her son had told her to do in case he was not there, and asked if Mr. Caulder was in.

"I believe he is, ma'am. May I ask your business with him?"

"I am Mrs. Blake. My son Robert is employed here," she replied.

"Oh!" ejaculated the cashier. "You are Bob's mother. I remember now that he told me he expected you would call here some time to-day to

see Mr. Caulder on a small matter of business. Please be seated, and I will send your name in to him. If he isn't engaged with a visitor he will see you at once."

He called over the junior clerk, gave him Mrs. Blake's name and told him to go in and inform the boss that the lady wished to see him. The clerk soon came back and showed Mrs. Blake into the inner sanctum, where the foxy-looking occupant sat at his desk, like a spider in his inner web waiting for something to turn up.

"Take a seat, Mrs. Blake," said Caulder, in his pleasantest tones. "You are Bob's mother?"

"Yes, sir."

"Delighted to make your acquaintance," and he offered his hand, which the little widow accepted, proud to be received with such distinguished consideration by a well-to-do broker. "Came over to see what kind of place your son works in, I suppose. Quite natural, quite natural," and Mr. Caulder rubbed his hands one over the other as though washing them with invisible soap and water.

As the broker bestowed upon her his most engaging smile, Mrs. Blake was quite taken with him, and was sure he was a very nice man, indeed.

"I came over, at my son's suggestion, to ask you to do me a favor," said the little widow hesitatingly, for she was not sure how the distinguished gentleman would take her request.

"A favor, madam," replied Caulder, not quite so cordially, for he wasn't in the habit of granting favors to any one—not if he could avoid it, and he usually could manage to sidetrack anything of that kind. There was no profit, as a rule, in granting favors, and the broker was not interested in that sort of business. Mrs. Blake noticed the sudden change in the inflection of his voice, and his manner, as well, for voice and manner usually go together. At any rate, they went together in Mr. Caulder's case. She felt abashed and nervous in the broker's presence.

"What is the favor, ma'am?" asked Caulder, finding she remained silent.

The remark was non-committal.

"My daughter has been very ill and I have been under great expense for the last month," began Mrs. Blake, slowly and doubtfully.

The broker frowned, for the visitor's words indicated that she had come on a borrowing expedition, and Mr. Caulder never lent money—except on good security.

"Yes, ma'am," he said, in a tone that was not encouraging.

"So I find myself obliged to raise a little money—\$100—on some shares of stock my husband left me when he died."

Mr. Caulder's face and manner cleared like magic. He was a bit surprised, it is true, but it wasn't the first time he had been surprised in the course of his business career. It was for that reason he always permitted his visitors to have their say out, even when he felt reasonably certain of what they were aiming at. Some persons, in the fullness of their foresight, would have cut Mrs. Blake off short, and told her they were sorry, but they had no money to lend just then, and have experienced a sense of cheapness when she corrected the impression they had

formed in advance of the object of her visit. Mr. Caulder was never caught that way.

"You own stock, ma'am, eh? Mining stock?" with a doubtful look, for he knew the woods were full of almost valueless mining shares, foisted on a confiding public by promoters.

"No, sir. I have ten shares of the Haywood Manufacturing Company."

"The Haywood Manufacturing Company," said the broker, brightening up, for he knew that was a first-class article.

"Yes, sir. I have brought the certificate with me."

"Let me see it, ma'am," said Caulder briskly, holding out his hand.

The little widow opened her bag and produced the security. One glance was enough for the broker to see that it was all right.

"My son told me it is worth \$110 a share," said Mrs. Blake.

"Something like that, ma'am," nodded Caulder. "It is very good stock. There is always a ready market for it. You wish me to sell this for you? I will do so," he continued briskly, "and as you are Bob's mother, I won't charge you any commission."

This was a wonderful concession on Caulder's part, but then the commission on such a small deal was only \$1.25, and came under his minimum charge, so that he could well afford to let it slide, but he took care to give her to understand that she was receiving a favor at his hands, which he hoped she would appreciate. Unfortunately, this time he had jumped at a conclusion, and the visitor upset his calculations by telling him that she did not want to sell the stock, but wanted to raise a loan of \$100 on it, and she had called to ask him to do her the favor of referring her to a man who did that kind of business in Wall Street.

Caulder did not immediately reply. He appeared to be examining the certificate. In reality, his mind was at work. Haywood Manufacturing Company stock was not only good collateral, but it was rather scarce on the market. As it paid a regular dividend four times a year amounting to six per cent. annually, holders of it, unless pressed for money, were not rushing around trying to find somebody who wanted it more than they did. Mr. Caulder owned a little of it, and was always on the lookout for more. It is true his visitor didn't care to sell those ten shares, but then she was a woman, and might be persuaded to change her mind. Caulder had the tact of being all things to all people—when he had an axe to grind. He immediately became very pleasant, indeed, to the little widow. Nothing would give him more pleasure than to refer her to a man who would loan her two-thirds of the value of her stock on her certificates if she wanted so much.

Indeed, such was the interest he felt in her son Bob, who was a very fine, smart boy—the smartest messenger in the Street, he went on, noting the effect of this compliment on the lady, who naturally smiled and looked pleased at this praise bestowed on her son by a big Wall Street broker; for Mr. Caulder seemed big and very important to her—such was the interest he felt in both her and Bob, he would let her have the \$100, \$200 or \$600, for that matter, for as long

as she wanted the use of money, and he would charge her nothing for it at all—absolutely nothing, and the broker smiled and looked as if the milk of human kindness exuded from every pore of his foxy little body. Such a generous offer as that not only surprised Mrs. Blake, but it served to raise Mr. Caulder to the highest point of her estimation. Really, he was a much nicer man than she had supposed him to be, and she proceeded to express her thanks and appreciation in no uncertain terms.

"Don't mention it, ma'am," he said, with a foxy smile. "I am only too pleased to be of service to you."

He wrote a few words on a pad and pushed a button in his desk. Bob happened to be in and answered the call.

"Hello, mother," he said; "I didn't know you were here."

"I've been here quite a while, Robert. I called about raising that \$100 I spoke about last evening. Mr. Caulder is going to let me have the money himself."

"Is he?" said Bob, looking at the broker.

"Take this memorandum to the cashier and fetch me the money he will give you," said Caulder, in his usual business tone.

Bob took the paper and shortly returned with ten \$10 bills. While he was away the broker drew up a promissory note, payable on demand, for \$100, without interest, the security for which was Certificate No. —, representing ten shares of the Haywood Manufacturing Company. Caulder handed the money to Mrs. Blake, and then a pen for her to sign the note. She signed. He pinned the note to the certificate, told her he would deposit it in his private safe, and whenever she felt like returning the money she could have her stock back.

"I am sure I am very, very grateful to you, Mr. Caulder, for your kindness," said the little widow. "You are, indeed, a real gentleman."

"Do you think so, ma'am," said the broker, rising with his visitor.

"Can I think otherwise, after this favor?" she said.

"I hope not, ma'am, I hope not," he said, leading her to the door. "I won't say but I often receive compliments," and Caulder, at that moment, grinned like a hyena. "My broker friends are always talking about me, telling one another what they think of me, and how sorry they'd be if anything happened to me. I've no doubt they would all go in mourning if I were to leave Wall Street, but if I made such an announcement I'm afraid the shock would kill a few of them. Good-by, Mrs. Blake."

Then Caulder bowed, shut the door and returned to his desk.

CHAPTER III.—The Lost Brooch.

When Bob got home that afternoon his mother gave him the full particulars of her interview with Mr. Caulder, and Bob was both surprised and pleased at the way his boss had treated his mother.

"If anybody hands me any more ghost stories about Mr. Caulder, I shall give him a calling

down," thought the office boy to himself. "I don't think there are so many brokers who would have treated my mother so handsomely as Mr. Caulder did."

"I called on the landlord and paid him his rent this afternoon," said Mrs. Blake. "He had agreed to wait till Saturday, but as long as I got the money to-day I lost no time in putting him at ease about his rent."

"That was right, mother. It ought to make you more solid with him. If you should need a little time again he may not make so much fuss about it."

"I trust we shall need no more favors from him. He is not a pleasant man to deal with."

"I wouldn't care to be like him for twice the money he's worth."

"I've paid all we owe at the stores except this week's account," went on the little widow, "and now I feel quite easy in my mind. When the doctor sends in his bill I shall be prepared to pay him \$25 on account."

"When do you think Nellie will be able to go back to her job?"

"Not for at least a couple of weeks; but we'll be able to get along very nicely until she is once more bringing in her pay. It was a blessed thing I had that stock to call upon in our emergency."

"It certainly was, mother, but it will take you some time to save up the \$100 Mr. Caulder loaned you. It was very nice of him not to ask for his interest, though on such a small amount it wouldn't cut much ice. On the whole, the boss is better than I took him to be. Most brokers wouldn't have put themselves out to accommodate you, but would have sent you to some money-lender, and you would probably have been obliged to borrow more than you wanted, for a \$100 loan is hardly worth bothering about."

Bob went to business the usual time next morning, worked all day and started for home at his customary time. He was crossing West street toward the ferry when, as he dodged a couple of trucks, he noticed something glistening in the dust of the street near the car track. He turned back to see what it was. It looked like a piece of jewelry, and he picked it up.

"Gee! This is some find!" he ejaculated, when he saw that it was an elegant diamond-studded brooch.

There were three good-sized diamonds in the center, with a score of smaller ones around them. Even to his inexperienced eyes it appeared to be an article of considerable value. After admiring it, he dropped it in his pocket, and when he got home he showed it to his mother.

"Where did you get that, Robert?" she asked, in surprise.

"Found it on West street, Manhattan, as I was crossing to the ferry."

"It is very handsome, and, I should judge, quite valuable. That center diamond must be worth over \$100, the other two probably as much more, while all the smaller ones should be worth at least half as much as the three large ones. Then the gold setting is very heavy. I wouldn't be surprised if the whole thing cost \$500."

"That is a good deal of money to sink in a single piece of jewelry. It would keep us in food, clothes and rent for some time. The lady who lost it must be wealthy."

"Very likely. Some ladies possess bits of jewelry much more expensive than this. Many a diamond ring is worth from \$1,000 up. I mean a single stone. I never was so fortunate as to possess a diamond of any kind."

"Maybe some day I'll have money enough to buy one for you," laughed Bob.

"I hope you will, but I had rather you kept your surplus money in the bank than to invest any of it in a diamond ring for me. I am getting too old for such foolishness."

"Old, mother! Why, you're not old yet. Besides, age has nothing to do with a person wearing diamonds. It isn't so long ago that I called at the office of a certain broker. While I was there his wife, who looked to be sixty, came in, and she had diamond rings to burn on her fingers —no less than four I counted, and all fine ones. I think that's carrying style too far, but if people's tastes run to diamond rings, and they can afford the luxury, I suppose it's nobody else's business."

"You had better look in the papers to-morrow and see if this ring is advertised for. I should think it would be. I dare say the owner would gladly pay a reward of \$50 to get it back, and that would be of great use to us now."

"I'd like to have \$50 about this time," said Bob.

"What would you do with it?"

"Put it up as margin on five shares of Southern Railway. I heard a broker say to-day that it would surely rise ten or twelve points within ten days. A rise of ten points would double my money."

"And suppose it fell instead, as in Mrs. Jackson's case, you'd lose the \$50. I hope if you should get a reward for returning this brooch you won't risk the money in stocks. Remember how badly we need money just now."

"But, mother, you must allow I've learned a thing or two since I've been in Wall Street. I wouldn't go into any deal I didn't think had the earmarks of a winner."

"Wasn't Mrs. Jackson sure she was going to win, and didn't she lose every dollar of her savings?"

"She relied on the opinion of the woman who introduced her to the broker. She knew nothing about the market herself. She simply went it blind, and when people speculate that way they stand to lose."

As it was clear that his mother was opposed to stock speculation, Bob decided to say nothing more in the future about it. He was none the less interested in the game, and meant to try his luck some day when he had accumulated a stake. Next morning he looked in several papers to see if the brooch was advertised for in the "Lost and Found" column, but it was not. When he got home he told his mother that he had seen no mention of it.

"I'll watch the papers for several days, and if I see nothing, I suppose we can consider that we're hardly likely to hear from the owner."

Next day was Saturday, and Bob again searched in vain for the advertisement he was looking for. He got off work at one o'clock and came home with his pay envelope. On the boat he picked up a small pocketbook and found \$10 in it.

"I seem to be running in luck," he told him-

self, for there wasn't any clue to the owner about the wallet, though from its size it appeared to belong to a woman. "This is the second thing of value I've found within a week. They say if you lose anything you are sure to lose two other things, so it may be the same in the finding line — I may yet pick up a third article."

"When he entered the house he held up the pocketbook.

"Here's something else I found on the way home. I picked it up on the ferryboat," he said.

Mrs. Blake examined the wallet with no better success than her son as to the owner.

"I'm afraid we shall have to keep this money," she said.

"Looks that way," replied Bob.

"We will not touch it for a while, at any rate," said his mother. "Put the wallet in your trunk just as it is, so that if by any possibility the owner should turn up, you can return it to her."

"Do you think I'll find one more thing soon?"

"Why do you ask that question?"

"You know what people say about things running in threes? You yourself have remarked when one of us dropped a cup or a saucer and it broke that we were certain to break two more articles before the hoodoo was lifted."

"That's an old saying, but I am not sure it always comes true."

Bob put the little wallet in his trunk, got his lunch, and then went out to put in the rest of the afternoon at a gymnasium he had access to. During the following week Bob took considerable interest in Southern Railway. He wanted to see if it fulfilled the opinion of the broker, who said it was certain to go up ten or twelve points. It continued to rise, and Bob regretted he had no money to back a few shares, for he was satisfied a profit was to be made in the stock. Such proved to be the case. Southern Railway went up fifteen points, and those who were long on it and sold out at the top of the market made a good thing.

This realization of the broker's prophecy satisfied Bob that he had missed one of the chances of his life to make a small coup, and more than ever he wished he had money that he might be ready to take advantage of the next opportunity which came his way. About this time he advertised the brooch in a guarded way three times running in a daily of large circulation, and received a dozen replies, addressed to a box at the newspaper office. Most of the answers came from women, but two or three were sent by men, who alleged that their wives had lost the brooch in question. None of them attempted to describe the article, but all said they were sure it belonged to them. They gave addresses in Manhattan for Bob to bring the brooch so they could make certain by examining it if it was theirs. Bob had no intention of calling on any of them with the brooch. He sent a letter to each asking them to describe the article they asserted they had lost, and state where they had lost it, giving his office address.

On the following afternoon a swell-looking blonde called and asked for Bob. He happened to be at the bank at the time, and she was asked to wait. She sat down, and when he came back and turned the bank book over to the cashier, that person pointed the lady out to him and told

him she was waiting to see him. Bob went up to her.

"I am Robert Blake," he said. "You wish to see me, I believe?"

"I called in relation to the brooch of mine which you found," she said glibly. "I received your letter this morning."

"Yes, ma'am; but don't be certain it is yours. I got a dozen answers to my advertisement from persons who said they, too, had lost a brooch."

"If you will let me see it I'll tell you right away whether it's mine or not."

"You are sure you would be able to recognize it?"

"Why, of course, I would. I should know my own property," she said.

"Very good," replied Bob, "then you ought to be able to give an accurate description of it."

The lady was taken aback a bit, but recovering herself, said it was a solid gold one, with a diamond in the center.

"Only one diamond, ma'am?"

"One large diamond with smaller ones about it," she said, watching the boy's face.

"One fair-sized diamond in a circle of smaller ones?" said Bob.

"Yes, that's right," she replied eagerly, as Bob put his hand in his vest pocket, but allowed it to stay there.

"What part of the city did you lose it?" he asked.

"Somewhere down here."

"In Wall street?"

"I can't say whether I dropped it in Wall street, Broad Street, Nassau street, or, in fact, just where. I had it on when I came down here to call on a broker, and I missed it soon after I got on an uptown Broadway car at Wall street."

"Then you are sure you lost it in the financial district?"

"Yes, I must have."

"What day this week did you lose it?"

The visitor thought a moment. She was making mental calculations based on the day Bob's advertisement appeared.

"Monday," she said.

"You are sure you had your brooch on when you came down here on Monday?"

"Oh, yes. I put it on before I left the house."

"Then I regret to say the brooch advertised is not yours."

The lady gave a gasp of disappointment. She had flattered herself that she was going to get it.

"How can you say that?" she said sharply. "I've described it exactly, haven't I?"

"No, ma'am; your description didn't come within a mile of it."

"Why didn't you say so at once?" she said angrily.

"I thought maybe you had forgotten what it looked like, and so I asked you the other questions."

The visitor bit her lip.

"Well, if the brooch is not mine, perhaps you have no objection to letting me see it," she said sweetly, with another object in view.

"No, ma'am, you can't see it. You might tell somebody about it, and they'd call and claim it on your description."

"Why, the idea!" exclaimed the visitor indignantly. "I wouldn't do such a thing."

"I am not insinuating that you would. But you might describe it to some lady friend, and she might try for it on her own hook."

"Then you won't let me see it?"

"No, ma'am."

"I think that is my brooch and you want to keep it. If you don't let me see it, I'll get a policeman and compel you to show it."

"All right, ma'am. You are at liberty to fetch in all the policemen on the street if you think that will make you feel any better. I will be here for three-quarters of an hour longer. That will give you plenty of time to act."

"You're an impertinent young puppy, and for two cents I'd slap your face," said the angry woman.

Bob bowed politely, and the visitor, turning around, hurried out of the office.

CHAPTER IV.—The Spider and the Fly.

Bob grinned and took his seat. The cashier, who had observed a part of the scene, called him to his desk.

"What was the trouble between you and the lady?" he asked.

Bob explained all the particulars about the brooch he found, but was careful not to state when or where he found it, or what it looked like. He said the lady had answered his advertisement, and when he wrote her for particulars about the brooch she came to see him instead of replying by mail.

"Her description of it was away off, but I led her on to see how far she would get out of the way," said Bob. "Finally I told her it wasn't hers, and she got mad. She wanted me to let her see it, but I wasn't such a fool. That made her madder still, and she threatened to fetch a policeman. I told her to fetch a dozen, and she went away after telling me that for two cents she'd slap my face," chuckled the boy.

The cashier laughed.

"She was a grafter, and she found you a hard nut to crack," he said.

"She looked as if she was awfully disappointed because she couldn't work me."

At that moment the door opened and a man came in. He inquired for Bob.

"Well, what can I do for you?" asked the office boy, going out to him.

"I called to see that brooch you found the other day," said the man.

"Describe it, please."

"Really, I'm a poor hand at describing women's jewelry. I know it was gold and had jewels in it."

"What kind of jewels?"

"Diamonds, I think."

"One diamond surrounded by pearls, eh?"

"Yes, that's it."

"The brooch isn't yours. Your description is way off."

"That's too bad," said the man, looking disappointed. "I thought sure it was the one my wife lost a week ago. If it hasn't a diamond surrounded by pearls, why, of course, it can't be hers. What kind of stones were in the one you found?" asked the visitor, in an offhand way.

"Six rubies in the form of a cross, so you see it isn't yours," said Bob.

"No, it isn't my wife's. It had a heavy gold setting, I suppose?"

"Yes, it was pretty heavy, with filigree work on it. Very pretty."

"Thank you. Sorry to take up your time to no purpose."

"Don't mention it," replied Bob politely.

The man went away.

"That was grafter No. 2. It's dollars to dough-nuts I'll have somebody in here to-morrow morning looking for a brooch with six rubies in the form of a cross, in a heavy gold filigree setting," chuckled the boy, as he sat down.

He had one other visitor before he left for home—a lady who came no nearer describing the brooch than the others. About eleven next morning a middle-aged woman came in to the office and inquired for Bob.

"Take a seat, madam. He's out on an errand now and will be in shortly."

When Bob returned the cashier pointed out the woman.

"She looks like another grafter to me, so be on your guard," he said.

Bob, on interviewing the woman, found she was evidently the confederate of the man who had called the previous afternoon, for she gave the bogus description he had told the man.

"You are quite positive that the brooch you lost was set with rubies in the form of a cross?" said the office boy.

"Oh, yes," answered the woman confidently.

"Then the brooch I found is not yours, ma'am."

The visitor, who had fully expected to get the brooch, was staggered at this unexpected reply.

"Why, it must be mine," she said.

"The brooch I found didn't have a ruby in it."

"You told—"

She stopped on recollecting herself and looked confused.

"Oh, yes, I remember. There was a man in here yesterday afternoon looking for a brooch he said his wife lost. When he found the one I picked up was not hers, he asked me some questions about it. As I didn't consider it prudent to tell him the correct description, I made up the one you repeated to me. He must have told you and sent you down to play a joke on me. If I had given you the brooch I know you would have handed it back with a laugh and told me to be more careful in the future about trusting strangers. If I didn't see you were a lady, I might suspect you came to work me for the brooch. But I am satisfied you wouldn't be guilty of such a thing as that. When next time you meet the gentleman, just tell him from me that the joke is on him. Good day, ma'am. Shall I see you to the elevator?"

"It isn't necessary," replied the woman, a bit icily, as she turned and walked out, while Bob went back to his chair greatly tickled.

He had no other visitors for the brooch, nor did he receive a single letter in reply to those he sent. The advertisement had proved a failure. Three weeks passed away. Bob didn't find a third article. Possibly he had broken the charm by talking about it. There had been another boom in the market, which ended in a panic and prices went to pieces. All stocks, good and pas-

sable, lost their grip, and among the rest the Haywood Manufacturing Company declined five points. Nobody holding the stock was at all worried about the matter. They knew it would go up again, for a stock paying at the rate of six per cent. a year is always a good proposition. In a day or two Mrs. Blake received a letter from Mr. Caulder via Bob, asking her to call at his office.

"I'm afraid he wants his money back," she told her son, "and I am not able to return it yet."

"How much have you saved toward it?" asked Bob.

"Hardly anything yet. Nellie has only been at work about two weeks."

"Oh, well, don't worry. I guess you could raise \$100 on that brooch."

"I suppose I'll have to try and do it if he wants his money. I'll go over and see him to-morrow."

"Three o'clock will be the best time to find him at leisure. Call about that time and I'll go home with you."

So on the following afternoon at a quarter past three Mrs. Blake walked into the office and Bob showed her into the private room.

"Glad to see you, Mrs. Blake," said Caulder effusively. "Sit down."

"I suppose you wish me to return the loan I had of you. It is not quite convenient for me to do so, but I will manage somehow," said the little widow.

"Dear me, don't put yourself out. I didn't send for you on account of that loan. I told you you could have the money as long as you wanted it," said Caulder.

"Oh!" exclaimed Mrs. Blake, surprised.

Then she began to wonder why he had sent for her.

"No, ma'am. I take a great interest in your son, and, since I made your acquaintance, incidentally in yourself. Therefore, ma'am, when I loaned you that \$100 I put no time limit on it. I did not expect you to return it till you were able to do it without embarrassing yourself."

"It is very kind of you, sir."

"Don't mention it, ma'am. By the way, I suppose Bob told you that your stock has lately decreased in value."

"Why, no, he said nothing about it. Has it?" asked the little woman, in some alarm.

"Yes, ma'am, it has dropped five points. The day you borrowed the \$100 it was worth 110 3-8. To-day you could get only 105 for it."

"Is there any danger of it going lower?" she asked anxiously.

"Well, I'm a little afraid there is," said the broker, in a tone that indicated that he was sure of it.

"Is there anything the matter with the company?" she asked uneasily.

Bob had not told her anything about the temporary slump in prices all along the line, so she supposed that the unexpected drop in her stock was owing to the fact that something had gone wrong with the Haywood Manufacturing Company.

"Not that I have heard, ma'am; but, between ourselves, when a good stock like that drops five points within a day or two, it is a bad sign."

"What would you advise me to do about it?"

"Well, ma'am I don't know whether I ought

to make any suggestion, because giving advice is rather a thankless thing, and, sometimes, when one's intentions are the best in the world, it involves one in trouble. Still, in your case I think you would appreciate any little favor I might do you," and Caulder beamed benevolently upon his visitor.

Mrs. Blake hastened to assure him that she certainly would be very grateful to him for his advice.

"When I saw that the Haywood Manufacturing Company stock was going down, I naturally thought of you and your interests, ma'am," which was certainly very kind of such a busy man as Mr. Caulder, "and believed that your little all was invested in the stock—I am right, I believe, in surmising so?" he added, looking as if he expected an affirmative reply, which Mrs. Blake hastened to give him. "Very good," he went on: "your little all being so invested, it struck me that if I could find you a safer investment for your money I would be doing the right thing for you."

"Then you don't think that the Haywood stock is safe any longer?" said Mrs. Blake, as the broker paused to note the effect of his words.

"I don't say that, ma'am. I have always regarded the Haywood stock as really gilt-edged. I presume your son has told you that it was so considered in the Street?"

"Yes, sir; but he's only a boy and might not understand—"

"Just so, ma'am; just so. Bob, as you say, is only a boy, and he can't be expected to know as much as a broker; but for all that I look upon him as very bright, very bright indeed, ma'am. Quite exceptional as a boy. I've never had a boy in whom I've reposed so much confidence. He often carries thousands of dollars' worth of stock to various transfer offices for me, and every day we send him to the bank with the entire day's receipts to deposit it."

Mr. Caulder did not deem it necessary to state that this was no more than what all messenger boys did, but his object was to impress on the little widow the idea that her son was trusted to a very considerable extent, and that he, Caulder, placed the most unlimited confidence in him. In other words, the broker wished to flatter the little lady through her son. Naturally Mrs. Blake's heart warmed toward the wily trader. Mr. Caulder knew that the surest way of reaching a mother's heart was by complimenting her son.

"To get back to the stock matter, I was going to say that while Haywood Manufacturing Company stock is regarded as good security, still I might mention others better. It is very hard to get stock that is as solid as a rock and pays a satisfactory dividend—six per cent. per annum, for example. I have just found a golden opportunity that I am taking advantage of myself. It is a new company that has acquired extensive and valuable mining property. It is called the Pocahontas Copper Company. It is now selling for \$5 a share, which is ridiculously low for the stock of a company with such magnificent prospects. You wonder, no doubt, why it is selling so low?"

The broker paused and looked at his visitor. Mrs. Blake said nothing, but she was interested in hearing further.

"I will tell you. Wall Street is not yet aware of the richness of the ore that the Pocahontas people are about to give to the world," said Mr. Caulder, in a mysterious tone. "That fact, ma'am, is as yet known only to a select few, myself among the number. We, the select few, are putting all our spare cash into the stock at \$5 a share, confident that when the mine begins operations on a large scale, the value of the stock will jump at once to \$10, perhaps \$15, or even \$20 a share, and we, the select and lucky few, will, in consequence, double, treble or quadruple our investment, as the case may be."

Having delivered himself of that piece of confidence, Mr. Caulder sat back in his chair and regarded the little widow with a benign air. Mrs. Blake was, as might be expected of one whose knowledge of Wall Street was rather limited, much impressed.

"Now, here is a golden chance for you. I can get you 200 shares of Pocahontas stock for \$1,000, if you take it at once. Such opportunities are like angels' visits, and are as fleeting. This stock may rise with a bound at any moment—to-morrow, next day or next week—then the chance I now offer you to get in with the select few will be gone, and gone forever. But"—and the broker punctuated his words with his forefinger—"if you get in now, if it should jump to \$10 to-morrow, you will have doubled your money. Your \$1,000 will be \$2,000. And if it jumps another \$5 next month you will be worth \$3,000. And if it makes still another advance in six months your \$1,000 will have increased to \$4,000. Think of that, ma'am. I am already figuring on ordering a private yacht on the strength of my prospects, and a yacht—a steam yacht—costs anywhere from \$50,000 up."

"But I haven't got a thousand dollars," said the little woman regretfully.

"Yes, you have. Give me an order to sell your Haywood stock, and another to buy for your account 200 shares of Pocahontas, and you step at once into the golden flood that leads on to fortune."

"But I owe you \$100."

"True, you do; but I'm not worrying about it. There will be a balance of \$50 coming to you in addition to the Pocahontas stock, for remember I shall charge you no commission on these two operations. I will do even better by you, ma'am. That \$100 is such an insignificant matter to me that I will cancel it for the \$50. You will then owe me nothing—absolutely nothing, and you will possess stock worth \$1,000 at this moment, and which next week you may be able to sell for twice that amount, but which you would be foolish to part with until you got \$5,000 for it."

"Then you advise me to buy Pocahontas?"

"I prefer not to advise you. I would rather you used your own judgment. A lady of your evident intelligence can easily discern what is best for you to do. I am merely giving you the hint, showing you the splendid prospects offered by this new copper mine. It is for you to take advantage of the chance that may vanish with the morrow, or turn it down and stick to a stock which may drop to-morrow five points more. At any rate, it is unlikely to go higher than it was, and in consequence you can expect to make nothing by it."

As the widow hesitated, the broker placed two orders before her which he had prepared for the occasion—one to sell the ten shares of Haywood Manufacturing Company, the other to buy 200 shares of Pocahontas. He believed in striking the iron while it was hot. He did not wish to give his visitor time for reflection.

"Shall I offer you my pen, ma'am?" he said.

Mrs. Blake was carried off her feet and signed the orders.

"Thank you, ma'am. You are a fortunate woman," he said, as he whisked the orders out of sight. "Now, I'll see you to the door. I have one favor to ask of you—don't tell your son yet a while. He's a boy and he might tell his friends about your acquisition of Pocahontas at \$5. We, the select few, don't want it known until we have loaded up ourselves. You understand. It's a secret, ma'am, and remember you are one of us—one of the select few."

And with those words he showed Mrs. Blake out into the waiting room, where she was joined by Bob.

CHAPTER V.—Bob Finds the Owner of the Brooch.

"You had a long interview with Mr. Caulder, mother," said Bob, full of curiosity on the subject, as they walked out of the office.

"Yes," replied his mother; but she said no more, being mindful of the request the broker had exacted of her.

"What was it all about? Did he want you to repay the loan?"

"Oh, no. He said I could have the use of the money as long as I wanted."

"Well, what did he want, then?"

"I'd like to tell you, Robert, but as I promised Mr. Caulder not to say anything about what passed between us—for it is a matter that he and his friends are interested in, and must be kept a secret a short time, until they load up—"

Mrs. Blake stopped in some confusion, for she suddenly realized that she had been on the point of letting the cat out of the bag. Bob, as might be supposed, was considerably astonished by his mother's reply. He scratched his chin and looked at her. If his mother had been worth a good deal of money he would have suspected that his employer had been trying to persuade her to invest in some pool he and his friends were interested in; but as she wasn't, he couldn't understand the matter.

On the way down in the elevator it suddenly occurred to him that the Haywood Manufacturing Company stock had something to do with the interview. But as his mother possessed only ten shares of it, which was a small amount, representing but a little over \$1,000, he did not see how Mr. Caulder could be interested in it. However, as she did not wish to tell him what took place in the private room, he felt he had no right to press the matter. He noticed that she was very thoughtful and said little on the way home. When they got home Mrs. Blake went upstairs to remove her things. Bob took the evening paper he had bought out of his pocket and sat down to read it.

His eye caught sight of a piece of paper on the

floor. He picked it up and looked at it. He was astonished to see that it was the promissory note for the \$100 signed by his mother in favor of Mr. Caulder. It bore the following, written diagonally across its face in red ink:

"Paid in full, March 2, 19—.

"ADAM CAULDER."

Bob stared at it wonderingly.

"How could mother pay Mr. Caulder the \$100 when she did not have the money? Could it be that she has given him an order to sell the Haywood stock? Why, this is no time to sell stock when the prices are way down. She'd lose at least \$5 a share on it. Good gracious! I hope she hasn't been so foolish! Surely Mr. Caulder would tell her that she ought not to sell now. Why should she sell, anyway, when the boss told her she could have the use of the \$100 as long as she wanted it? She does not need the money, now that Nellie is working again. Besides, the next dividend will be due and payable in a month from now. That \$15 will come in handy."

Bob was both puzzled and uneasy. He laid the canceled promissory note on the table where his mother would find it, but he was extremely anxious to learn how she got it. After a while Mrs. Blake came downstairs.

"You dropped something, mother," said Bob.

"What was it?" she asked.

"A piece of paper which you'll find on the table," he said.

She picked it up, and when she saw what it was she was much disconcerted.

"I thought you couldn't pay that note," he said. "Anyway, you told me that Mr. Caulder didn't want the money."

"He did not press me for payment, but—I wish I could tell you all the circumstances about how it came to be paid, but I promised not to."

"The only way you could have paid it that I know of was by selling your Haywood stock, and that would have been a very foolish thing for you to do now, when it is down five points. That represents a loss of \$50 on ten shares," said Bob.

"I didn't lose a cent."

"Then you didn't sell it? You couldn't get 110 for it, as the market stands. But that would make no difference to you, for it's bound to go up again as soon as prices recover in a week or so."

"There must be something wrong with the company, or the stock wouldn't fall \$5 a share."

"Not at all. The company is all right. The drop was caused by a big slump in the market following the breaking of a boom which precipitated a kind of panic in the Exchange. Most of the swell railroad stocks, worth twice as much as the Haywood, dropped anywhere from ten to fifteen points. But don't imagine that the holders of that stock are worrying any about that little flurry. Unless they wanted more money than they could borrow on the stock, and wanted it badly, they wouldn't think of selling dividend stock."

Mrs. Blake said nothing, and as her son now had an idea that she had not sold the Haywood shares, after all, the subject was dropped. Next day Bob was sent to the office of a broker in the Mills Building. The gentleman was engaged, and he had to wait. While he was waiting, two

well-dressed men came in whom Bob recognized as members of the Stock Exchange. They stood within easy earshot of Bob.

"By the way, Jackson, did your wife ever hear from that diamond brooch she lost a month or so ago?" said one to the other.

At the mention of "diamond brooch," Bob pricked up his ears.

"No. I put an advertisement in the Daily —, but never heard from it."

The paper in question was one Bob had not looked into, because no one at the office read it.

"Where did your wife lose it?"

"She doesn't know exactly. Somewhere between my office and the Cortlandt Street Ferry."

"That's quite a stretch. You offered a reward for its return, of course, for you told me it cost you \$900."

"I offered \$500 and no questions asked."

"As much as that, eh? I guess the finder did not see your advertisement. He couldn't have got near as much as that if he tried to sell it."

"It was worth more than \$500 for me to get it back; but we've given it up. There isn't one chance in a thousand that we'll hear from it —."

Here Bob stepped up to the speaker.

"I beg your pardon, sir, for listening to your talk, but the subject of your conversation interested me," he said.

"In what way?" asked Jackson.

"Because you were speaking about a valuable diamond brooch you said your wife lost between your office and the Cortlandt Street Ferry."

"Well?"

"I found such a brooch on West street, opposite the ferry building, about a month ago."

"You did!" exclaimed the gentleman. "Describe it to me," he added eagerly.

"I think the description is up to you, sir," said Bob respectfully.

Jackson thought a moment and then described the brooch Bob had found pretty accurately, adding that his wife's initials, "M. J.," were engraved on the inside in small letters.

"The brooch I found is evidently your wife's, sir," said the boy, satisfied that he had at last located the owner. "My mother has it in her custody. If you will tell me where your office is, I'll bring it to you to-morrow."

"By George, young man, it is fortunate we came together!" said Jackson. "Here is my business card. I will look for you to call to-morrow, and I will take great satisfaction in paying you the reward I advertised. What is your name?"

"Robert Blake."

"Are you a broker's messenger?" said Jackson, taking note of the envelope Bob held in his hand.

"Yes, sir. I work for Adam Caulder, No. — Wall street."

"Caulder, eh?" said Jackson, looking at his companion.

He was one of the brokers who had a very poor opinion of Bob's boss, and his friend shared his opinion.

"Yes, sir," replied Bob.

"Well, I'm mighty glad you found the brooch. I told my wife I would rather have lost \$1,000 than know she lost the article, for I gave it to her as a birthday present. Her temporary loss,

however, will be your gain. You will be richer \$500 through it."

"You are not bound to pay me so much money, sir. The brooch being your wife's property, I have no right to keep it any longer. All I am legally entitled to is the \$1.50 I paid a newspaper for advertising it three times."

"What paper did you put the advertisement in?"

Bob told him.

"I don't read that paper very often. Even if I did, I would not think of looking for an advertisement referring to the brooch. The finder rarely ever advertises. He looks for the loser's advertisement."

"I looked every day for a week in three dailies—the ones most likely to contain an advertisement from the loser of the brooch, but didn't see it," here Bob named the newspapers he had consulted.

"I ought to have put my advertisement in all the papers," said Jackson. "I wonder now I did not, but I thought the Daily — had the largest circulation, and was more read by persons who were likely to find the brooch on the street."

"Well, it doesn't make any difference now," said Bob; "but you'll have to excuse me. I have a note to hand to Mr. Anderson, and he's disengaged now."

So Bob went into the private room, handed his note to the broker, was told that there was no answer, and came out.

"I will call at your office to-morrow with the brooch, Mr. Jackson," he said. "How would a little after three do?"

"Any time up to four will answer, or I can drop in at your office when I come down about half-past nine," said the gentleman.

"You can do that. If I am out, you can wait if you have the time," said Bob.

Then he went away. When he went home that afternoon he told his mother he had found the owner of the lost brooch.

"It's the wife of a broker named Jackson. Here is his card."

He then told his mother how he made the discovery.

"He advertised for it, but in one of the papers I did not look at," he said.

"I suppose he will make you a handsome present for returning it," said his mother.

"He'll give me something," replied Bob, who had his reasons for not telling her that the broker had offered a reward of \$500.

He saw the stake in sight that he wanted for speculative purposes, and as he felt his mother did not approve of his going into the market, he decided to keep his own counsel. If he made a failure of his deals, she would never hear of it; but if, on the contrary, he made a haul or two, he could tell her then, and as success covereth a multitude of sins, he did not fear he would get a scolding. Next morning he carried the brooch with him to Wall street, and Mr. Jackson called for and identified it as his wife's. He insisted on handing Bob his check for \$500 along with his thanks. Bob cashed the check later on, and gave his mother \$400, saying he had got that and some more from the gentleman to whom he had handed the brooch. Mrs. Blake was satisfied and did not inquire how much more her son had got.

Shortly after that Haywood Manufacturing stock, in common with other good securities, began to rise, and soon it was up to 106. Bob's mother every night asked him how Pocahontas Copper stock stood. Bob, never suspecting anything, told her it was gradually declining. It worried the widow very much, and she began to have an idea that Caulder had misrepresented the stock to her. The fact was that Caulder had been bitten himself, and had a large amount of Pocahontas stock on hand and was eager to shove it off on somebody. Thus Bob's mother had been an easy victim. She went down to see Caulder, but he reassured her by means of his glib tongue that everything was all right and that Pocahontas Copper would yet be at the top of the heap, and so she believed in him. Bob had bought shares of A. & C. in the meantime and had made \$1,200.

Bob one day asked his mother if she had received her April dividend on the Haywood stock. Then the matter all came out. She told Bob everything. The boy was simply mad. He had heard a great many brokers express themselves unfavorably about Caulder, but he did not think he was such a villain as he now knew. He determined to have a talk with Caulder on the subject.

CHAPTER VI.—Bob Has It Out With His Boss.

On the following afternoon about four, when Caulder called Bob into his room to help him on with his overcoat, the boy said he'd like to speak to him.

"What is it?" asked the broker.

"Can you explain to me how my mother came to sell her Haywood Manufacturing Company stock and invest the money in Pocahontas Copper?" asked Bob.

"To make a better investment," answered Caulder, looking hard at his office boy.

"Do you think she made a better investment?"

"What's the matter with it?"

"What's your opinion?"

"How can my opinion concern you?"

"It concerns my mother; and what concerns my mother concerns her children."

"Humph! Pocahontas Copper is all right. Your mother needn't worry about it."

"I think she has reason to worry. She paid \$5 a share for it, and now it is only worth \$2."

"It will go up."

"I was speaking to a well-known Curb broker about it to-day, and he told me it's a slow seller even at \$2. He said the \$5 price was a purely fictitious one. That a clique of traders whom he knew, but wouldn't mention, had been boosting the stock for over a month—working all kinds of dodges to keep it at \$5, which they were able to do because nobody else seemed interested in preventing them from having their own way. He told me that the object of the manipulation was to try and unload their holdings on the public, but that he guessed it did not work to any great extent. He said every broker knew what was going on, and would not let their customers touch it. Under such circumstances, why did you suggest the stock to my mother, talk it up as a winner, and practically advise her to sell first-

class security, that brought her in a quarterly dividend, and put her money into a stock that you must have known was rotten?"

"Why, you young whipper-snapper, I've a great mind to throw you out of my office for addressing me in this insulting way!"

"Aren't you going to give me an explanation?"

"Give you an explanation? Well, I like your assurance. Get out of here, and don't bother me with your impudence. Your mother called here for an explanation, and I gave it to her. If she wants any further light on the subject, she can call again and I will talk to her; but I don't want any remarks from you on the subject. If your mother regrets what she did, I can't help it. I didn't advise her to sell her Haywood, nor to buy the Pocahontas. A man is a fool to have dealings with a woman, anyway. They always put up a squeal when anything goes wrong with them."

"I think my mother has the right to squeal. She put all the confidence in the world in you, as you were my employer, and you should have prevented her from going into Pocahontas. Instead of which you really induced her to buy it."

"Confound you—"

"My mother told me that you showed her five 100-share certificates of Pocahontas Copper that you said belonged to you, and you gave her to understand that you had a lot more of the stock in your safe deposit box."

"Well, that shows I acted in good faith with her, doesn't it? I had confidence enough in Pocahontas to load up with it myself. If she should lose in the end, I will lose—to a very considerable extent."

"You told her not to tell me about the transaction she had with you, giving as your reason that you and your friends were buying all the Pocahontas you could find at \$5, in expectation that it would rise to \$10, \$15, or even \$20, and that at the time when every Curb broker knew that \$5 was a fictitious price for it, the result of the manipulations of a clique. Now, I'm no fool, and I know you are far from being one. You don't tell my mother the truth."

"Do you mean to call me a liar?"

"I mean to say that you know what is going on in the Street as well as any trader doing business down here. You would not be such a fool as to load up on a stock the quotations of which were maintained at a high rate through wash sales. If you had any of the stock you would try to sell it at the high rate if you could. Well, that's what you did. The 200 shares you sold my mother belonged to you."

"What's that?" roared Mr. Caulder.

"After talking with the broker I mentioned, I went to the transfer office of the Pocahontas Copper Company, and, giving the numbers of the two certificates my mother got from you, asked for the name of the previous owner. Here is the memorandum the clerk handed me. It reads, 'Adam Caulder.' What have you got to say about it?"

"Get out of my office, you impudent whelp, and stay out of it! You're discharged—discharged, do you understand? I wouldn't have you around here any longer if you worked for nothing. Get!"

"After what I learned to-day about your trans-

action with my mother, I intended to quit, anyhow. I wouldn't work an hour longer for a man of your stamp at any price. I've heard enough about you at odd times to fill a book, but I didn't believe, or didn't want to believe, it, because you were my boss, and I believe in standing up for the man who pays me my wages. Now it's different. I've got no use for you any longer. You swindled my mother, and the swindle was a mighty petty one, but you appear to be the kind of man who would pinch the pennies off the eyes of a corpse if you thought no one was looking."

With a howl of rage Caulder sprang at Bob and knocked him down, and then proceeded to kick him as he lay on the floor. Bob rolled away and sprang to his feet. He was pretty mad at the rough treatment the broker was handing to him. He also owed the man something on his mother's account. He lost no time in getting back at his late employer. In less than a minute Caulder felt as if he had upset a hornet's nest. Bob slammed him around as he was accustomed to handle the punching bag at the gymnasium. It was biff, slap, bang! as the boy's fists shot out in rapid succession, and the broker caught it on the nose, the eye and the jaw, and went down in a heap.

"Help! Help! Help!" shouted Caulder, and his cries brought in the cashier on a run to see what was the matter.

He was very much surprised at what he saw on entering the room. Mr. Caulder lay half crouched on the floor, badly mussed up, and Bob standing over him with clenched fists and fire in his eyes.

"Here, here, what does this mean?" demanded the cashier.

"Take that boy away!" whined the broker. "He's crazy."

The cashier's eyes opened. Was it really the fact that the office boy had suddenly lost his wits? He seized Bob by the arm and looked closely at him.

"Oh, I'm not crazy," said Bob. "I've just been taking satisfaction out of that schemer."

"Taking satisfaction out of him! Are you mad?"

"I was mad enough a few moments ago to chew a railroad tie. He knocked me down and then started in to kick me, the coward! But he tackled the wrong person when he tried to hand that kind of stuff to me. I punched him good and plenty for it, and he'd have got more if he had not gone down. That saved him further punishment, for I wouldn't hit any one when he's down," said Bob.

"I'm afraid you'll find this a serious matter, young man," said the cashier, as the broker, having picked himself up, was straightening himself out.

"I'm ready to stand the consequences, if there are any, but if Mr. Caulder goes any further in this matter I'll make him good and sick before I am done with him."

"Take that boy out of the room. He's discharged," said Caulder. "Pay him his wages and put him out of the office."

"Come along, Blake. You put your foot in it by striking Mr. Caulder. You're fortunate to get off with a discharge. Most men would have you arrested and put you through for assault."

"I guess I can face such a charge better than Mr. Caulder can face an expose of his trickery to my mother."

"You infernal young cub! Don't you dare make any insinuations against me!" cried the furious trader.

"I'm insinuating nothing. I'm charging you to your face with a rank swindle. I wish you would have me arrested. I'd show you up in court in a way that would get you into the newspapers, and all Wall Street would hear of your conduct," said Bob.

"Take him out of the room!" ordered the broker.

"Come along," said the cashier.

Bob went with him, got his money and left the office. It was later than usual when he got home. He decided to say nothing to his mother about his discharge, for he knew it would only worry her. He was not afraid to face the future, for he had \$1,200 to call upon, and was confident he would be able to add to it by speculating in the market. He knew of scores of men who made a living that way. They were old and experienced Wall Street habitues, however, some of whom had been brokers in their day.

They knew the ropes as well as anybody on the outside could know them, and they watched the market and speculated with judgment, taking care to keep an anchor to the windward, as the expression is. Bob was young and practically inexperienced, but, like a boy, he had enthusiasm and unbounded confidence in his luck, if not in his judgment. He had about one chance in ten of winning in the game of chance, but he banked on that one chance.

As it has been said that Providence often bestows favors on those the least deserving of them, so Dame Fortune has a way of standing in with people who, according to all sane calculations, should go up against the wall. Whether Bob was one of those lucky few remains to be seen in the course of this story. He had made one successful deal, but one swallow doesn't make a summer, though summer will come just the same whether the swallows do or not. Bob told his sister, however, and she nearly had a fit.

"Don't worry, Nell. There are other jobs in Wall Street."

"But you can't get a recommendation from Mr. Caulder," she said.

"Don't want one. I think a break with him is as good a recommendation as I need. When messenger boys go round telling what they heard about a broker, it's a bad sign for the broker. We chaps hear a lot of things not exactly intended for our ears, and we are supposed to keep our mouths shut about anything that happens in our own office. But I don't believe any messenger feels obliged to keep mum about men of the Caulder stamp. The fact that they are talked about in no complimentary way by other brokers among themselves is a sure token that they are not held in high standing on the Street. If Caulder dropped dead to-morrow I guess nobody would feel called upon to send flowers. About the only thing his widow would get out of Wall Street would be the Exchange benefit fund, which is hers by right."

"Have you told mother?"

"Not a word, and I don't mean to."

"But if you don't bring in your pay——"

"Pooh! I've got this week's salary in my pocket, which I will turn over to her Saturday, as usual."

"But next week's?"

"Will come out of the \$1,200 odd I have."

"I forgot you had that. You are all right."

"Sure I'm all right. Now listen and I'll tell you what happened between me and Caulder, and how it came about that our interview ended in a scrap."

They sat down together and he rehearsed the whole story.

"It's too bad that mother was so foolish," said Nellie.

"Mother is all right. Smarter people than she, with all respect to her, have been taken in and done for by gentlemanly grafters, and ladylike ones, too. She was a victim of misplaced confidence, and could you blame her for trusting a soft-spoken man, who was supposed to be a reputable broker, and for whom her son worked?"

Nellie admitted that there was ample excuse for their mother's mistake.

"She's the best mother in the world, sis, and you ought to know it if any one should. One of these days, if she lives, and I do, I'm going to see that she rides in her own carriage or auto."

"And will you let me ride with her?" smiled his sister.

"Surest thing you know. You're the best little girl in the world."

"Am I? I'm glad to hear it; but some day you'll be saying that of somebody else's sister."

"Don't cross a bridge before you come to it," grinned Bob, pulling the afternoon paper out of his pocket.

CHAPTER VII.—The Owner of the Lost Wallet.

Bob started for Wall Street at his usual time next morning. It was necessary he should do so to prevent his mother from asking him any embarrassing questions. He took his time in walking from the ferry, going down West street clear to the Battery, stopping a while there on the edge of the bleak-looking park, thence turning up Broadway as far as Exchange place, down that street to Broad, where he arrived about half-past nine. As he walked leisurely past the Exchange he met a friend of his, one Dick Davis.

"Hello, Bob," said Dick, "you don't seem to be in a hurry this morning."

"No, the doctor told me to take things easy."

"That's what the crooks do sometimes," grinned Dick. "What's the matter with you that you had to see a doctor? You look all right."

"You mustn't place too much dependence on looks. I know of a man who applied for a life insurance policy in a big company. The doctor who examined him gave him a clean bill of health. The day after he paid his first premium he dropped dead on the street."

"What caused his death?"

"He suddenly stopped breathing."

"What are you giving me?"

"When a man drops dead he stops breathing, doesn't he?"

"I suppose he does. What caused him to stop breathing?"

"He was a tailor. A man who owed him a long-overdue account stepped up and paid him. The shock was too great for him, so the coroner got him."

"That's a pretty fair wheeze for you; but you haven't told me what ails yourself."

"I've had a rupture."

"A rupture?"

"Yes, with my boss."

"Oh, that's it. Are you on the outs with him?"

"Rather. I've disconnected myself with his office."

"Disconnected is good. Going to look for another job?"

"Not to-day. I'm going up to the little bank to watch the quotations on the blackboard."

"Hope you'll have a good time. So-long!" and Dick continued on his way.

When the Exchange opened for business at ten o'clock, Bob was holding down a chair up front in the waiting room of the little bank on Nassau street. The market was active and prices generally were advancing. At eleven o'clock Bob, who had been watching Erie, concluded to get in on it. He bought 100 shares at 4. By noon it was up to 36. At two o'clock it reached 38 and came to a stop. At half-past two it had advanced three-eighths more.

"I guess I'll cash in," thought the ex-office boy, and he did.

The result of his three and a half hours' speculation was a profit of \$400. That was equal to a year's salary with Caulder.

He went home at his usual hour, and when his sister came in he took her aside and told of his success in Erie.

"My, you are going some, Bob!" she said.

"I guess we needn't worry about the \$600 mother has lost. I wish she could make Caulder cough up what he's done her out of, but there's little chance of that. He holds on to all that comes his way."

Next day Bob collected what was coming to him. He was not tempted into another deal that day, nor the next day, which was Saturday. When he got home he turned in his week's wages and told his mother that he didn't need any money for expenses, as he had enough to do him for a while. When his sister came home she had news for him. She had accidentally made the acquaintance of a very nice girl on the ferryboat, and in the course of their talk the young lady told her she had had the misfortune to lose her pocketbook containing a \$10 bill, six weeks before, either on the ferryboat or on the street.

"I told her you found a small wallet on the boat about that time, containing \$10 and a folded newspaper clipping, and asked her to describe her pocketbook. She did so and said the newspaper clipping was the advertisement of a dress pattern she intended sending for," said Nell.

"That's what it was," said Bob.

"I remembered so, and I told her I guessed the wallet was hers. At any rate, I got her to give me her address, which is in Jersey City, and I told her you would call on her this evening and return her her property."

"So you made a date for me with a young lady?" grinned Bob.

"It was quite right under the circumstances. She was delighted at the idea of recovering her

money. She needs it, I guess. She is an orphan, and lives with her aunt, who is a widow."

"Is she pretty?"

"Yes, she is rather pretty. I took quite a fancy to her, for she is awfully sweet and well bred."

"I like sweet girls. They're so much nicer to kiss than homely ones," chuckled Bob.

"You don't want to take any liberties with this new friend of mine, brother. You must be very polite and nice to her, for I don't want you to spoil the reputation I gave you."

"What reputation did you give me?"

"Never mind. You are too inquisitive. I intend to call on her some evening and have her over here."

"Why not go with me to-night and introduce me? You know how bashful I am. I am rather afraid of pretty girls," smiled Bob.

"You're dreadfully bashful, I know. I'd hate to trust you among the girls, just the same. Well, maybe I'll go with you. On the whole, I think I had better in order to see that you behave yourself."

"Did you ever hear of me not behaving myself?"

"No; but it's well to be on the safe side," said his sister, leaving him to his newspaper.

They left the house together about seven to visit the young lady, whose name was Alice Gray. Miss Gray lived with her aunt in the upper floor of a small, two-family house, and the young lady answered the bell herself. She was very glad to see Nellie Blake so soon again, and invited them in.

"Miss Gray, let me make you acquainted with my brother Robert," said Nell. "I had to bring him around myself, as I was afraid to trust him out alone."

"Oh, I say, Nell, don't show me up that way," protested Bob, as the two girls laughed. "I assure you, Miss Gray, that I often go out alone of nights."

"I think you are big enough to be trusted out by yourself," she said smilingly, rather taken by Bob's good looks, as he was with hers.

She piloted them upstairs, where they were introduced to her aunt.

"Is this your wallet, Miss Gray?" asked Bob, producing it.

"Yes, yes; that's the one I lost."

"Examine it carefully and see that I haven't got away with any of your money."

"There was only one bill in it, a \$10 one," she replied.

"Maybe it isn't there now. Better look."

"No, no; I'll take chances on it."

"Please oblige me by looking," said Bob.

"To satisfy you, I will," she said, opening the pocketbook. "It's all right."

Bob and his sister remained about an hour, enjoyed themselves immensely, at least Bob did, and left after exacting a promise from Miss Gray that she would return their visit some evening soon. On Monday Bob thought he saw a chance to make some more money by getting in on O. & F., which was going up. He bought 100 shares at 60, and just before the Exchange closed he sold at 61 1-2, making a little over \$100. That wasn't a whole lot, but it was big money for one

sy. On his way to lunch he met his friend Dick Davis on the way to the bank.

"Got a job yet, Bob?" Dick inquired.

"Nary job. Don't want one."

"No? What are you doing?"

"The market."

"Speculating?"

"You hit it the first guess."

"How much have you made?"

"Since when?"

"Since you started, of course?"

"I've made \$500 since I left Caulder's office, and \$800 before that."

"As much as that, eh? What did you start with?"

"Four hundred dollars."

"Where did you get the four hundred?"

"Say, you're awfully inquisitive. I found it."

"Found four hundred dollars?"

"I found a diamond brooch worth \$900, and the owner gave me \$500 for returning it. Any more questions?"

"You're pretty lucky."

"I'm doing very well in that line. Well, here you are at your bank, so I'll leave you. I'm going to lunch," and the boys separated.

Next day Bob met Broker Jackson on the street.

"Hello, Blake, glad to see you!" said the broker, shaking hands with him.

"Thank you, sir. Was your wife glad to get her brooch back?"

"Was she? She surely was! How do you like Caulder as a boss?"

"I'm not working for him any longer."

"No? When did you quit him?"

"About ten days ago."

"How long were you with him?"

"About eighteen months."

"What are you doing now?"

"Playing the market."

"Speculating, eh? I shouldn't think that would pay you."

"I've made \$500 since I left Mr. Caulder."

"You had some capital to operate with—perhaps that \$500 I gave you?"

"I admit I used \$400 of it to start myself."

"Very risky business, my boy."

"I haven't any fault to find with it."

"A friend of mine has just lost his office boy. Wouldn't you like to take the position? I'll recommend you."

"Thank you, but I don't care to fill that position any longer. I am satisfied with what I'm doing."

"Well, any time you want a recommendation, call on me."

"Much obliged to you, Mr. Jackson."

The broker then went on. A week passed before Bob did anything more in his new line. Then he heard a broker tell an acquaintance that he had been tipped off to a coming rise in X. & Y. Bob heard enough to satisfy him that X. & Y. looked like a winner, and he bought 150 shares of it at 75. In a week it was up to 80. As Bob was going to lunch some excitement happened on the street, caused by a pushcart man getting foul with a wagon, which upset his cart. A crowd gathered, and Bob noticed Caulder there. Suddenly he saw a well-dressed man step beside the broker and deftly relieve him of his watch.

Bob had no particular regard for the broker, but he believed it to be his duty to try and save his watch and have the pickpocket arrested. He noticed that the fellow passed the watch to a confederate, who dropped it into his pocket and fell back to the edge of the crowd. The boy took particular notice of the faces of both men, and ordinarily he would not have taken them for crooks. He touched the broker on the arm. Caulder turned and looked at him. His face assumed a scowl when he recognized the boy.

"What do you want?" he snarled.

"You've lost your watch," said Bob.

Caulder clapped his hand to his watch pocket and saw that his timepiece and a small section of the chain were missing. The pickpocket had snapped it with a small, powerful tool he carried. The broker uttered an exclamation of consternation, for the watch was a valuable one.

"Did you see who took it?" he cried, grabbing Bob by the arm.

"Yes—that man," said Bob, indicating the well-dressed stranger.

As he spoke he kept his eye on the party who had received the watch. Caulder looked at the thief doubtfully, for he was somewhat deterred from charging him with the theft by his respectable appearance. The thief, who was wide awake to all contingencies, heard what Bob said, and started to edge away in a nonchalant manner.

"That man couldn't have stolen my watch," said the broker.

"Well, I saw him pinch it and pass it to that smart-looking chap over there. Look out for a policeman and I'll nail the fellow."

As the two crooks started to walk away, Bob extricated himself from the crowd and grabbed the man who had the watch.

His partners in crime came to the thief's assistance. Bob now called on the spectators to come to his assistance, saying the men were pickpockets. A policeman appearing, one of the thieves made his getaway, leaving the one with the watch in the toils. The policeman made his inquiries, shoved his hand into the thief's pocket and pulled out Caulder's watch. He then took the man to the station-house, accompanied by Caulder and Bob, who both made a charge against the thief, promising to be in court the next day as complainants.

Next day X. & Y. went to 87 and Bob sold his shares, netting \$1,800.

CHAPTER VIII.—The Burglary.

"I've just closed out another deal," Bob told his sister that evening.

"You won," she said. "I can tell that by your face."

"Maybe you can tell from my face how much I made," he said.

"No. Don't talk silly."

"Well, this time I've captured \$1,800."

"As much as that? You are getting rich fast."

"Not so very. I'm only worth \$3,500."

"Why, that's a lot of money. You could buy this cottage for that, I guess."

"I'll bet I could if Simon Kent wanted to sell

it; but he never could get that price for it. It isn't worth more than \$2,500."

"And he owns six of them besides his own place, which is worth, I should think, as much more."

"Yes, I guess this row is worth \$15,000, but he might have a \$10,000 mortgage on the property. You never can tell how much a person is worth by the value of his real estate. One of the clerks at Caulder's bought a place in Orange and secured possession for \$1,000 down. He told me the place cost him \$6,000, but that can't be true, for he couldn't get a \$5,000 mortgage on it, not unless the place was worth more than he paid for it."

Bob wasn't up in real estate matters, or he might have figured that perhaps the clerk had given a second mortgage, payable in instalments that would wipe it out when the first mortgage expired. By that time the property might have gone up in value, and he could easily get a new first mortgage, or perhaps renew the original one.

"Are you going to tell mother of your success now, and that you are out of Mr. Caulder's office?" said Nellie.

"There's no hurry. I'd rather wait till I have accumulated a larger surplus."

"Why, the amount you have now will satisfy her that you haven't lost anything by leaving your position."

"By getting fired, you mean."

"You would have left anyhow, so you told me."

"That's right. You wouldn't catch me working for a man who had imposed upon mother the way Caulder did."

"I think he's a horrible man. Well, if you're not going to tell mother, why, I suppose she must continue to believe that you are working for the man who took advantage of her. She is liable, however, to learn the truth herself, for she told me last night she intended to call on Mr. Caulder to find out why the Pocahontas stock hasn't gone up yet."

"It wouldn't do her any good to call on him. He wouldn't give her any satisfaction. Tell her that and try and keep her away from his office."

"I will. I suppose there is very little chance of her stock ever rising to what she paid for it."

"I have made all the inquiries about the company I could, and the sum total of all is that Pocahontas is only doing fairly well as a copper mine, and that the stock is barely holding its own at \$2, and is not much dealt in."

That concluded the conversation, and Nellie went to her own room. Bob went to a smoker of a social club that evening. The club had engaged a small hall with a stage for the evening and gave an amateur and vaudeville show. It was close on to midnight when he made his way homeward. He was passing the old-fashioned residence of the landlord, Simon Kent, when he saw two men in the yard. Their presence there at that hour was decidedly suspicious, and he suspected they intended breaking into the house. Bob wondered what he should do. It would be like hunting for a needle in a haystack to start off and look for the policeman on that beat. The drug store, two blocks away, was closed, so he could not phone the police station. In the meantime the men had gone around to the rear of the

house. Bob slipped into the front yard, though he knew he was taking some risk, for he was chancing a conflict with the midnight intruders, and they would be apt to handle him without gloves.

Still he regarded it as his duty to do something. He worked his way slowly to the back. The men were no longer in sight, but an open window suggested where they had gone. They had forced the window with a jimmy and effected their entrance into the house. Bob decided to follow them and try to frustrate their purpose. He found no difficulty in getting in through the window. He alighted inside of the kitchen. He listened, but didn't hear a sound in the house. It was rather a dubious position he was in. If he had made a mistake in supposing the two men he saw had entered the house and the window had been accidentally left open by the housekeeper, he might be taken for a burglar himself and find himself in a predicament.

Bob, however, argued that the men wouldn't have been in the yard if their purpose was not dishonest, and their disappearance, coupled with the open window, fully satisfied him that they were in the house. The question was how could he tackle the two of them successfully if he came upon them. He struck a match to get the lay of things, for the room was quite dark. The housekeeper was clearly a person of neat habits, for everything was as tidy as a watchful eye could make it. Bob opened a closet to look for something that would serve as a weapon. There was nothing in it that he cared to take.

He passed through into a passage where he saw a back stairs. Thence into the lower hall. He saw light shining under one of the doors. Applying his eye to the keyhole, he saw a dining table and a sideboard, which showed what the room was used for. He also saw the two men cleaning out the sideboard. He decided to run upstairs and arouse the old man. Doubtless he had a revolver in the house, and Bob believed that if the burglars could be taken by surprise they might be captured, or at least prevented from carrying off their booty. So upstairs he went. He judged that Simon Kent slept in the front room, and he knocked softly and then a little louder on the door. Presently he heard the voice of Kent on the other side.

"What's the matter, Sarah? What do you want?"

"Open the door. There are burglars in the dining room," replied the boy.

Kent uttered a surprised ejaculation, drawn from him by the fact that it was not his housekeeper who had answered him, and, secondly, by the startling information that burglars were in the house.

"Who are you?" he asked.

"Bob Blake, the son of one of your tenants."

Kent was encouraged to open the door, which he did on a chain. At the same time he flashed a match in the boy's face. He knew Bob and recognized him.

"Did you say there are burglars in my house?"

"Yes."

"How did they get in?"

"Through the kitchen window."

"You saw them enter?"

"No. I saw two men in the yard, which

seemed suspicious to me. I entered the yard, sat the window open, and was sure they had forced it and entered."

"How did you get in?"

"The same way—through the window."

"Have you seen any sign of the burglars in the house?"

"Yes. They are in the dining room taking silverware out of the sideboard. Have you a revolver?"

"Yes. I'll get it and we'll go down together. Wait here till I telephone for the police."

"Better let me have your revolver, so I can prevent the burglars from getting away with what they have got hold of."

"They won't be satisfied with the contents of the dining room, which is only plated ware. They will come up here. I will let down the chain. You watch at the head of the stairs. If you hear them coming up, let me know."

Bob took up his position at the head of the stairs while the old man was using the telephone. Five minutes passed and then he heard a door open below, but that was all. The next sound he caught was a creak on the stairway about halfway up. He peered down into the gloom, but could see nothing. Suddenly a form loomed up within a few feet of him, coming up. Bob started back, for he was taken by surprise. The crook's sharp eyes detected a moving shadow in the darkness. He supposed it was the old man, who had been aroused by their presence in the house. With a smothered imprecation he sprang up the remaining steps. Bob realized he had been detected, and he shot out his fist at the shadow.

The blow took effect on the burglar's jaw with the force of a mule kick. He tottered on the top step, lost his balance, and fell back against his companion in crime, knocking him against the wall, and falling himself headlong down the stairs with noise enough to arouse the Seven Sleepers. The other man, not comprehending what had happened, was aghast at his pal's tumble. His idea was that his companion had slipped in the dark and thus met with his mishap. He knew that their presence must now be discovered, and that the best thing they could do would be to get away with what they had bundled up downstairs. Accordingly he retreated to the place where his pal lay groaning and unconscious.

"Get up, Bill! Get up—we must make a quick get-away with the stuff in the dining room," he said, shaking his associate vigorously.

Bill, however, was in no condition to second the motion. The words made no impression on his senseless ears. He was badly hurt, too, for he continued to groan. The other, seeing the state his pal was in, grabbed him in his arms and dragged him into the dining room, where the light showed him that there was no get-away for Bill, for he was down and out. If he was going to make his own escape he must abandon his companion without a moment's delay. Self-preservation being the first law of nature, the fellow proceeded to act on it. He grabbed one of the bundles of plunder, threw it over his shoulder and started for the back door.

The other door flew open, and Bob, followed by Simon Kent, with his revolver, burst into the room.

"Stop, you rascal!" cried the old man.

The burglar had no intention of stopping. As he was going through the door the old man fired at him. The ball entered his back, and he fell prostrate, with the bundle of plunder on top of him. The ball had passed through one lung, and his goose was cooked. Bob looked at the stunned crook who had stopped groaning, but was breathing heavily on the floor where his pal left him.

"This is the chap I knocked downstairs," he said to Kent.

"You did well," replied the old man. "You put him out of business."

"And you've done the same for the other," said Bob. "The police will need a wagon to carry these fellows away."

As he started to examine the wounded man, Kent stopped him.

"Let him alone. I want the police to see him as he is with my property in his possession," he said.

"He seems to be badly hurt. Hear how he groans," said the boy.

"He should have stopped when I ordered him to. If I hadn't shot him he might have escaped," said Kent.

Bob kept an eye on the man Bill, for he might recover his senses at any moment, and the boy couldn't say whether he was much hurt or not.

"The rascals took everything worth taking in the room," said Kent.

"Was any of it real silver?"

"A few small things; but the plated ware is worth money. The water pitcher with its stand cost me \$25. The fruit dish, \$12. And the other things different prices. There's more than \$150 worth of articles in the bundles."

The arrival of three policemen put an end to the conversation, and Kent admitted them into the house.

CHAPTER IX.—Bob Buys Trolley Stock.

The officers were somewhat surprised at the state of affairs that greeted their eyes.

"What have you done? Killed these fellows?" said one of them.

"The boy knocked this man down the stairs from the landing above, as the two were coming up, and I shot the other when he refused to stop and surrender," said Kent.

"This fellow is unconscious, and it looks to me as if one of his arms is broken or fractured," said an officer, examining the man Bob had knocked out.

"Take him out to the wagon," said the officer in command of the party.

The other burglar was found to be unconscious too, and the policeman said he appeared to be desperately wounded. He was also carried to the wagon, and the two bundles of plunder were taken by the police to hold as evidence against the men.

Kent was placed under a technical arrest for shooting the crook, and told to report at the police court about eleven in the morning. Bob was also told to appear at the same time as a witness. As soon as the police went away with their prisoners, Bob took his leave of the old man, too, for it was now about one o'clock. He

IN WALL STREET TO WIN

had a latchkey, and he let himself in without arousing his mother or his sister, who were sound asleep. In the morning he told them about his night adventure at the landlord's house. Naturally, they were very much astonished. The burglary was reported in the Jersey City newspapers that morning, the reporters obtaining the facts from the police blotter. Bob read the story at the breakfast table. The wounded burglar had been sent to the hospital, and his recovery was looked upon as a matter of doubt, for he had a hemorrhage of the lungs and was, altogether, in a bad way.

"No use of going to Wall Street this morning, for I have to be at the police court at eleven," said Bob.

"Mr. Caulder won't miss you," remarked Nell, with a saucy smile.

"I'll bet he won't," said her brother.

"But you'll have to telephone over to your office," said their mother.

"Don't worry about the office, mother. It will get on without me."

At eleven he was at the court, and found Simon Kent on hand. The burglar that Bob had temporarily settled was fully recovered. His arm had only been sprained and his ankle wrenched, which latter injury made him walk with a limp. He was arraigned, and pleaded not guilty. The testimony produced against him was easily enough to cause the magistrate to remand him back to prison, and there was no doubt that he would have to stand trial for his crime. We will say here that the other crook did not die after all, though he had a narrow squeak for his life.

He and his companion were tried, convicted and sent to the State prison at Trenton for a long term. Mr. Kent, when he next called on Mrs. Blake for his rent, left a pair of gold cuff buttons for Bob as an evidence of his appreciation of the boy's services. As he was not a liberal man, this was considerable for him to give, although the present did not cost him a whole lot. Bob did nothing more in the market for a couple of weeks, and then he heard in an accidental way that a syndicate had been formed to corner and boom O. & B. shares. He thought so well of the tip that he bought 100 shares on margin at 82. Meeting Broker Jackson on the street, he said:

"I'm still digging away at my new line of business."

"Are you? How are you making out?"

"Good. The money I got from you has expanded into \$3,500."

"Glad to hear it."

"What'll you give for a first-class pointer?"

"I don't think I care to invest in tips," said Jackson.

"Well, I'll put you wise to it, anyway, and trust to your honor if you use it and make a haul that you'll pay me five per cent. of your winnings."

Then Bob told him all about the tip, and gave him his reasons for believing it would prove to be a winner.

"It doesn't look bad, Blake," said Jackson, after a moment's consideration. "I might tackle it after locking it up. I'd do it. I will hand you five per cent. of any sum I win."

"All right, sir; that's a bargain. I know you will keep your word. Good-by."

Ten days later O. & B. was up to 90. It started to boom in earnest and went up to 100. Bob sold out and made a profit of \$18 a share, or \$5,400. Jackson got in on the stock at 100 and sold out at 95. As he bought 2,000 shares, he made \$20,000, and he handed Bob his check for \$1,000, the same being five per cent. of his winnings. Two days afterward, Bob, exhilarated by his success, went into a deal on Canada Southern.

The stock was going up and he looked for another haul, but his luck did not attend him as usual, and he narrowly escaped losing money. Only he took alarm in time and got out, he would have experienced his first reverse. As it was, when the little bank rendered him his statement, he found that he had made an even hundred, and he was mighty thankful. This left him with a capital of \$10,000, and for a while he quit speculating. After a while he recovered from his scare, and bought 500 shares of L. & M., intending to make a quick sale with small profits. He bought at 78, and the stock, on a lively market, jumped seven points in an hour. When it stopped at 85 he sold out, and made \$3,500, where he had only calculated on \$1,000, or \$1,500 at the outside.

"I'm surely in Wall Street to win," he told his sister that night.

"You seem to be, but I'm always fearful that some night you'll bring home a long face and say you've lost half of your money," she replied.

Some days afterward he got in on D. & E., buying 500 shares at 90. He had heard around the Street that it was going to be boomed. The report, however, was not true, and Jackson told him so. The price had gone up to 93 and a fraction in the meanwhile. Only for his conversation with Jackson, Bob would have held on for a big advance. After parting from the broker, he rushed back to the little bank and ordered his stock sold. As events proved, he acted just in time to save himself from a loss, for D. & E. took a sudden slump to 85 and stayed there. As it was, Bob made \$1,500, and he realized that luck was an important factor in the game.

About the middle of June he saw by the papers that the trolley trust was trying to get hold of a certain independent line, and to that end was using its influence to depress the value of the small road's stock. It had already dropped ten points, and the small holders were getting scared. The big ones, who had control of the road, were not worried, for they felt that the trolley trust would not succeed. Bob decided to buy some of the independent stock if he could get it through the little bank, and left an order for 1,000 shares. The bank's representative picked up several small lots, but the most he could find was 200 shares, which were charged to Bob at the average price of 40. A day or two afterward the price dropped to 39. That evening he met the landlord, Kent, and in the course of the conversation he learned that the old man owned 300 shares of the independent line, which he had bought originally at 42, and had been holding for some time. While he had it, it had gone up to par, or 50. Now the sudden slump had scared him and he told Bob he was going to sell out.

"It closed to-night at 39," said Bob, "so you'll stand to lose \$900."

"Why, I thought it was 40," said Kent, much disturbed.

"It's been around 40 for a week, but to-day it ~~I knew~~ a point, and I heard it was likely to ~~Have~~

the house sell in the morning," said Kent.

"Yes, find you a customer at 39."

"I don't care who I do it through as long as I sell out for cash."

"Very good. I've \$100 with me. Give me an option on your stock till to-morrow at ten o'clock in Wall Street and I'll guarantee to get you the cash in fifteen minutes."

"I'll take you up. Come to my house and I'll give you the option."

The deal was put through and Kent promised to meet Bob in front of the Sub-treasury next morning at ten by the Trinity Church clock. Bob had made his mind to buy the 300 shares outright. At 39 they would cost him \$11,700. As he had \$13,000 outside of the \$2,000 he had put up as margin on the 200 shares with the little bank, he could easily make the purchase.

Next day he met Kent and bought the stock. They went together to the transfer office where Bob had the 300 shares transferred to his own name, and Kent went home with his money in his pocket, perfectly satisfied he had done as well as he could expect, for he heard that the stock had dropped another half a point. That was the final drop and a week later it rose to 42. Soon afterward the trust gave up the fight, and the price of the independent line rebounded back to 50. Bob sold out his 200 shares and made \$2,000, but he held on to the 500 shares which he owned outright, on which he could have realized \$3,300 more.

CHAPTER X.—Conclusion.

Now that he was worth \$20,000—\$5,000 in cash and \$15,000 in good trolley stock that was paying a dividend equivalent to four per cent. per annum, he decided to let his mother in on the secret he had kept from her. He told his sister beforehand that he was going to, and she approved of it.

"Mother," he said, when they had about finished supper, "I'm going to tell you something."

"Well, I'm listening," she answered.

"I am not working for Mr. Caulder any more."

"No!" she ejaculated, in surprise.

"I left him a few days after you made your last call at his office."

"You did! And you never told me a word about it?"

"I thought what you didn't know wouldn't trouble you."

"How came you to leave him?"

"I left him because on investigation I found he had practically swindled you in the transaction he had with you."

"Did he really do that?"

"He really did."

"How did you find it out?"

Bob told her how he had learned the fact at the transfer office. He also told her all he found out about the stock from the Curb broker.

"Then I will never be able to sell that stock for \$5?"

"You may, if the unexpected happens, but I wouldn't give much for your chance."

"Oh, dear, and I'm out my dividends, too."

"Unfortunately you are. The money has gone to Mr. Caulder. I told him I considered it a mighty small steal, and he got mad and fired me."

"Where have you been working since?"

"I've been working for myself."

"Working for yourself!"

"Yes, and I've done a whole lot better than if I had been running errands for the best broker in Wall Street. How much do you suppose I've made?"

"I couldn't guess."

"Twenty thousand dollars by speculating in the market."

"It isn't possible!" cried the little mother.

"No? Well, if you will come to the city I'll show you \$5,000 in cash in my safe deposit box and 300 shares of Independent Trolley stock which I bought from your landlord for \$11,700 and which I can sell any time for \$15,000."

"That's true, mother," said Nellie. "Bob kept me informed of his success right along."

"And you children kept it secret from your mother."

"Well, you know it now," said Bob, "so what's the difference?"

Next day Bob met his friend Dick Davis near the Exchange.

"Are you still speculating?" asked Dick.

"I am still on the job," replied Bob.

"How much money have you got?"

"Do you expect me to answer that question?"

"I didn't ask you because I was inquisitive, but because I've got hold of a sure tip and I want you to put it through for me and give me a rake-off."

"I'll do that if the tip is all right, but you'll have to give me evidence that it is."

"I've got it straight from the inside that Pocahontas Copper is going to be boomed to \$10."

"What! Pocahontas Copper!" cried Bob, with tremendous interest.

"Yes."

"Give me the facts, and if they are right, I'll pay you ten per cent., and hand you my thanks as well."

Dick told him that his boss had been hired to buy the stock and help do the booming. He had overheard a copper operator named Walsh talking it over with him. A syndicate was at the back of the business and they were going to start in a day or two.

"Walsh handed my boss a list of holders of the stock. Your late boss has 5,000 shares, and others have from 500 up. A man named Wood, a friend of Caulder's, has 2,000 shares," said Dick.

Bob saw his chance to put it over Caulder, and he decided to buy his stock right away, if he could, before Dick's boss got busy. This would be great news to tell his mother, for if all went right she might double her money, after all, with no thanks to Mr. Caulder. So Bob got busy. He called at the little bank. Entering the cashier's room, he said:

"I've got 300 shares of Independent Traction.

I want to raise \$9,000 on it. Its market value is \$15,000."

The cashier looked up the stock and saw it was ruling at 50 1-2. He agreed to make the loan as the usual rates on call. Bob then produced \$5,000 cash.

"This with the loan makes \$14,000," he said. "I want you to buy me 7,000 shares of Pocahontas Copper at \$2 or less. It's ruling at \$2. Have the certificates transferred to me."

"Very well," nodded the cashier.

"Here are the names of two people who have that amount of the stock," said Bob, handing a piece of paper to the cashier. "Broker Caulder, 5,000, and Broker Wood, 2,000 shares. I want the stock bought from them. Tell your broker."

As soon as he had signed the documents relating to the loan and passed over his Independent Trolley stock, he went away. When he went home that afternoon he told his mother that he had it from good authority that there was going to be a rise in Pocahontas Copper.

Mrs. Blake and Nellie were not a little excited over the prospect of a good rise in Pocahontas Copper, and they earnestly hoped that Bob's words would come true. Next day Bob went to the little bank and learned that Caulder and Wood had fallen over themselves with satisfaction when they were asked if they had any Pocahontas Copper. They readily parted with their blocks at the market, though neither at the time was aware that the other had been approached on the subject or they might have had some suspicion that something was going to happen in the stock. This suspicion they had later when Dick's boss called on them to buy the stock and found out they had already sold it.

"Who did you sell your stock to?" Dick's boss asked Caulder, whom he saw first.

"Kingsley," said Caulder.

"He's the man who buys for the Nassau Street Banking & Brokerage Company. Well, I'm sorry you haven't got it. I wanted it to fill an order."

When Dick's boss found that Wood had also sold his shares to Kingsley, he wondered what was on the hooks. Nobody else on the list had sold their shares to Kingsley, so the trader got some 30,000 shares for the syndicate. When he notified the combine's manager of his first day's work he reported the prior sale of the 7,000 shares to Kingsley.

The syndicate then started to bear Pocahontas and knocked it down to \$1, hoping to shake the 7,000 shares out, but it didn't work.

A week later it was up to \$4.

Caulder then began to have unpleasant reflections.

In the course of another week Pocahontas Copper went up to \$8, and the Curb got greatly excited over it, and hundreds of orders came to Curb brokers from their customers to buy it, but they couldn't find a share for sale.

The copper stock continued up, in spite of opposing forces and reached \$10.

As Bob did not know how much higher it might go he decided to sell his mother's 200 shares, and he did.

At this stage of the game Bob met Caulder and

told him he was the purchaser of his and Wood's stock, and Caulder had a fit.

The rush of eager buyers sent the price up to \$13 1-2.

At that point Bob ordered his shares sold, and he captured the big profit of \$78,000, on an investment of only \$14,000.

He recovered his hypothecated Independent Traction shares, and had in addition \$75,000, after paying Dick Davis his ten per cent. of the profits, or \$7,800, which made Dick feel like a capitalist.

Bob called around to see Jackson and tell him of his good luck.

Jackson was out at the time, and the boy waited for him to return.

As it was a warm day he hung out of the window looking around the court.

Suddenly a noosed rope was dropped over his head and arms and suddenly hauled taut.

Before he recovered from his surprise he was hoisted bodily out of the window and found himself dangling in the air.

He looked upward and saw three men on the roof, two of whom were pulling on the rope.

Slowly but surely they pulled him up to the roof by the rope they had cleverly lassoed him with.

The boy swung his foot.

Crash went the upper pane.

Gripping the sashes, Bob called for help.

The men looking down uttered an exclamation of surprise.

"He's not the boy we're after," said one.

Seeing that Bob was anchored in the window they dropped the rope and disappeared.

The occupants of the room rescued Bob from his dangerous situation, and it was not for several days that the boy learned that he had been captured in mistake for Jackson's messenger, whom the men owed a grudge to, and intended to frighten out of his wits by suspending him high in the air, and threatening to let him fall to the court over 100 feet below.

When he told his mother and sister how much he had made out of the deal they fairly gasped.

"I'm worth \$90,000, mother, and you are worth \$10,000. That makes an even \$100,000 between us," he said. "I think you can afford to resign your position, sis. I'm going to buy a nice house somewhere for us to live in, and mother will take title in her name. I could not, anyhow, for I'm not of legal age. We will have our auto, and you and mother can ride around with me in it, for I shall learn how to run it."

"We can have Alice Gray come up and spend a whole week with us when she gets her vacation," said Nell.

"Sure, if we have the house bought and fitted up in time. Anyway, she can visit us over Sunday as often as she likes. Some day I hope she'll forget to go away and we can keep her for good."

"You mean to keep her for good?" said Nell.

"I hope so, but it's too soon to talk about that yet."

Next week's issue will contain "A YOUNG SINBAD; OR, WRECKED ON A TREASURE ISLAND."

CURRENT NEWS**WOODPECKER A TREE-SURGEON**

Although the eagle has the emblematic place of honor in the United States, the downy woodpecker is distinguished as the most useful bird citizen, says Enos A. Mills in "The Spell of the Rockies." Of the 803 kinds of birds in North America his services are most helpful to man. He destroys destructive forest insects. Long ago nature selected the woodpecker to be the chief caretaker, the physician and surgeon of the tree world. This is a stupendous task. Forests are extensive and are formed of hundreds of species of trees. The American woodpeckers have the supervision of uncounted acres that are forested with more than 600 kinds of trees.

With the exception of the California big tree each species is preyed upon by scores, and many species by hundreds, of injurious and deadly insects. Five hundred kinds of insects are known to prey upon the oak, and a complete count may show a thousand kinds. Many of these insects multiply with amazing rapidity and at all times countless numbers of these aggressive pests form warrior armies with which the woodpecker must constantly contend.

ALASKA ESKIMOS EAT NO MORE RAW MEAT

Alaska Eskimos have changed greatly in the last 25 years, since the white man interested in their welfare came among them, according to

Bishop Peter T. Rowe, Episcopal bishop of Alaska, who has been an eye-witness of their development.

"When first I visited the Eskimos of Alaska they ate their meat raw and seemed to have little object in life beyond eating," Bishop Rowe said.

"To-day they are cooking their food, they are beginning to use stoves, their igloos are much bigger and cleaner, the children that have grown up in the meantime are bigger and brighter, and their interests are much larger."

The Eskimos did what they could to help America in the war by sending down feathers for pillows, Bishop Dowe reported. "They killed ducks, geese and swans," he said, "and collected a considerable amount of feathers. A number of young men came to me to say that if the United States needed them to fight they were ready to go."

Educational work among the Esquimos is conducted by the United States Bureau of Education and the Episcopal Church. One young Esquimo is now teaching. Another developed such skill in wood carving, Bishop Rowe reported, that he was offered a fine position in New York by a firm that saw specimens of his work.

The Esquimos are developing a sturdy character, he added. When warned against having anything to do with the bootlegger, he said, they steadily leave him alone.

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Daring Dan Dobson

—OR—

THE BOY WHO BEAT THE MOONSHINERS

By GASTON GARNE

(A Serial Story.)

CHAPTER X.—(Continued.)

"We must hurry, in order to get back before nightfall," said her father, while the young girl rode gracefully, yet with a far-away look in her face, as though she were utterly oblivious to her surroundings.

She rode along, and her father noticed the tears slowly creeping down her cheeks.

"Poor little lassie, she has had a day of strain and excitement. I must never subject her to such conditions again."

He heavey a sigh, for the judge, although a captain of industry, and a hard bargainer when it came to big deals of finance, was human enough, and in his heart a man of sterling worth.

He worshipped his daughter.

He had not realized that Jake Newcastle looked at his daughter with more than passing interest; but, the truth, that desperate man of craft and dark ways had determined to wed the girl, and make himself master of her father's great wealth.

Newcastle's bitter experiences—the lessons he had already received from the hands of Dan Dobson—seemed to teach him nothing.

He ground his teeth in mute rage, as the pair disappeared over the trail toward the distant settlement of Newell's Ford, to remain for the shelter of night.

Newcastle turned about and beheld a twinkle in the eye of one of his younger clansmen.

This fellow, Tom Dingle by name, was a prepossessing youth, and was a member of Newcastle's clique by association rather than by choice. He had been born in the mountain surroundings, and so naturally followed the bent of his neighbors in their moonshining.

He had looked on, while Dan Dobson and Zachary Shank were maltreated and captured; he did not take a hand in that unequal contest, for some hesitation which he himself could not have explained.

That hesitation was really the "square deal" instinct in him, and he felt it now.

The man who is square at heart generally has a sense of humor, because he can see two sides to every question.

Tom's sense of humor was just at this minute on a rampage.

He looked up, after listening to Newcastle's speech about hating to talk of himself, and the young mountaineer laughed.

It was a bad mistake.

Yet that laugh, as with so many trivial and

unexpected things of this life, was destined to change history for Tom and even Dobson and old Zachary.

"You hound!" roared Jake Newcastle, untrammeled now in the expression of his real nature, since the departure of Judge Barton and his daughter.

Tom flushed.

He was about to speak when Newcastle lurched toward him angrily swinging his high right fist.

"You'll laugh from the other side of your ugly mouth, you cur," cried the burly leader. "You think all this is funny; well, this is funnier still!"

He delivered a fearful blow straight at the head of the young mountaineer, who was no match for him in the ability of box.

"Oh!" gasped Dingle, as he sank backward. "You've killed me—you've killed me!"

The lad had received a stroke which indeed seemed to shatter his head from the sensation.

It was a glancing one, however, and it saved his skull from fracture.

Dingle could not stand up, however, under the pain of the assault.

He tumbled to the ground, and lay there moaning in a subdued way, while Newcastle laughed the harder.

"Ho, ho! That's the way I treat the pups who think they are better than the master!"

Dingle thought to himself:

"I've been faithful until now—but pups grow up and can bite. He'll find out!"

Newcastle gave him a cruel kick in the side, and then walked away to bark out some gruff orders to his men.

He had shown them his mastership once more, and they could tell from his ugly scowls that he had more brutal treatment in store for them in case they showed any spirit of their own.

"Now, men," said Newcastle, shortly, "the time for delay is past. I am going to finish up this Dan Dobson so quick that he will never know what happened unless that father of his hangs over the deeds for that property at once."

Newcastle strutted up and down.

He was confident of his men, and so he unfolded his plans without reserve. He did not know that Tom Dingle was watching now, and listening to every word, with a determination to wreak vengeance upon no less a person than himself.

"Now, we have young Dobson. He will have to pay ransom as they do in the old country. I learned all this when I was traveling. We'll just hold him for reward, and his father will have to deed over his land for my own price, or so son. I can word the demand so that no law could ever touch me."

One of the older men crackled in with a funny laugh:

"He, he! Law—they ain't no law up yere in the mountains, 'ceptin' what we all make fer ourselves!"

Newcastle glared at him.

"You mean, instead, except what laws are made by me for you!"

(To be continued.)

FROM ALL POINTS

NEW SILVER DOLLAR

The new silver dollar of the 1921 design—the Peace Dollar—was ready for distribution Jan. 3. Coinage of the new dollar is being rushed, the Philadelphia Mint officials said, and the first dollar of the new series struck off was presented to President Harding.

The new dollar has the head of Liberty on one side and on the other a dove upon a mountaintop, clutching an olive branch, struck by the rays of the sun, with the word "Peace" beneath it. This is the first change in the design of the dollar since 1878, officials said, and will remain as the design of the dollar for twenty-five years, unless changed by legislation.

About 500,000 of the new dollars probably will be coined with the date of 1921, and after that the dollar will carry the date 1922.

DOG ANSWERS TELEPHONE

Charles Cole, a farmer living near Mountain Home, Ark., calls his dog home over the telephone when he wants to go hunting, if the dog happens to be around town.

For the last month the canine has acquired the loafing habit, hanging around the telephone exchange. The other day Cole called up and asked if his dog was there, and asked the operator to send him home if he was. She tried to drive the dog away, but he would not leave. Finally she coaxed him to the board and held the receiver to his ear while his master whistled and called to him.

Barking loudly, the dog leaped from the chair and bounded away. In about fifteen minutes Cole called up and told the operator the dog had reached home. Now when Cole wants his dog all he has to do is to call the operator; she gets the dog to the phone, his master calls and away he goes.

ARTIFICIAL FISH NESTS

The Government Fisheries Bureau has discovered that black bass culture is greatly aided by artificial construction of nests. The male small mouthed bass builds his nest by sweeping the stones of a lake bottom bare of sand in a three-foot circle. Using his nose and tail alternately, he makes a saucer shaped nest ready for the eggs of his mate. But he will readily use a nest that is prepared for him, and so the men of the fisheries expedite his home building.

For the large mouthed bass nests are made of moss, embedded in concrete, as this species prefers a fibrous bed for its eggs. Ponds with basins six feet deep in the center and with shallower water elsewhere are so prepared. Wild fish, caught by hook, are put in to mate here, to the great increase of reproduction. Proper assortment of the fish and the prevention of crowding accomplish wonderful results.

SOUTH SEA EXILE FOUND

Shipwrecked and a resident for twenty years on one of the Caroline Islands, has been the ex-

perience of an American, James Howard, sole survivor of the American bark Horatio, which went on the shoals of Kusai Island in 1901. The news of Howard's condition was brought here recently by Dr. William H. Hobbs of the University of Michigan, who has been engaged in seismic research work in the Caroline group.

Dr. Hobbs said Howard was cared for by the natives and finally became agent at Panope for a German trading concern, which place he held until the Japanese took over the islands under the mandate from the League of Nations.

A year and a half ago a stroke of paralysis made Howard almost helpless and unable to work. Since that time he has been taken care of by Chief Nampei of Roukiti, who has given him food, clothing and medicine.

"Chief Nampei has American blood in him, speaks English well and is a man of sterling integrity," said Dr. Hobbs. Howard's case was laid by Dr. Hobbs before the Acting Governor, Charles E. Yeater of the Philippines who has suggested to the War Department that the Japanese be asked to furnish transportation from Panope to Yokohama for Howard, so that he may take passage on an army transport and finally reach his home in Utica, Ohio.

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by JACK BECHDOLT

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HARRY E. WOLFF, 166 W. 23d St., New York

The Romance Of Island Cave

By ALEXANDER ARMSTRONG

"They're keepin' an eye on that gal of Beeny's—he hung 'round her considerable, you know."

"Laura Beeny!"

With a start and flash of annoyance Mark Gretna turned suddenly upon the speaker, a rough, good-hearted, retired sea captain well known on that portion of the Maine coast.

"Oh, 'tain't nuthin' ag'inst the gal, of course. She couldn't have knowed he was goin' to turn rascal an' run off with the bank's money."

Mark Gretna was silent, but a gloomy frown had settled upon his usually open face. Well indeed he had known how many times and oft Harold Cone, the Grand Cove bank defaulter, had "hung 'round" pretty Laura Beeny—knew it to his own chagrin and misery. Loving the girl himself in secret, it had been hard to see so fascinating a rival as Harold Cone in a position to woo and win the affections of the girl his own heart coveted. But to hear her name now coupled with that of a man whose crime had forever branded him in the sight of honorable men was still more galling. Up to the present Mark's position in Grand Cove had been a somewhat insignificant one. His father was the poorest clergyman in the place, and the young man's outlook professionally and financially was very precarious.

Although Laura Beeny did not move on an imposing social plane in Grand Cove, her father being a retired sea captain like the old tar by his side, yet she was beautiful and winning; and although her father possessed but slender means, yet no man in the township was more highly respected than Captain Beeny.

Jack Hallon, listening to the captain's comments, understood better than he that frown which now darkened the brow of his friend, Mark Gretna. The two young men had become acquainted a few months previous, while Jack was on a fishing expedition to the coast. Possessing decided similarity of taste and disposition, it was perhaps nowise remarkable that they should have become friends, although Jack, the son of a New York money magnate, was in a position of comparative independence. Knowing of Mark's longing for a chance to spread his confined pinions, Jack had already taken steps for his friend's advancement, and had secured him the promise of a position in a New York house.

As the old sailor now spoke he asked the questions he knew were burning for utterance within his comrade's breast.

"You mean Miss Beeny is hounded by detectives?" he exclaimed. "What a burning shame! Is that a fact, captain?"

"I ain't by no means sure," said Captain Ricker. "But it's blowed about that there's been an officer sent to guard the Beeny homestead. Beeny has been lashing himself into a fury over the report, and his darter won't show her head out of the doors, it's the story. Of course it looks curious—as if the gal was suspected of holdin' some sort of communication with Cone."

Mark Gretna grew pale.

Upon perceiving the approach of a storm, the young men nodded good-by to Captain Ricker and began to wend their way homeward.

Darkness grew upon them—for night was approaching—and rain began to fall. As they crossed a prominent point overlooking the inlet, they observed a man standing just behind a projecting rock, and apparently gazing through a glass at some object out upon the waters. Notwithstanding the storm he continued this occupation with intense absorption. The young men approached and, accosting the stranger, inquired the object of his marked interest.

"There is some person out in a boat, I cannot discover whether it is a man or woman, and the storm is giving them some trouble—try the glass and see what your eyes will reveal," remarked the man, giving Mark the pilot glass.

"The boat seems to be out of the person's control—it is wheeling around as though the occupant had lost one of the oars—I cannot be sure, but I think it is a woman."

"Let us get our boat and go to her rescue," said Mark.

"I'm your man," said Jack. "Four oars are better than two against time."

The two friends set out at once over the swelling waters of the bay. The rain now fell heavily, and the heavens were growing blacker every moment. Between the darkness and rain they several times lost sight of the tossing craft, and at last it mysteriously disappeared altogether.

They then made for a landing near Island Cave, and presently overtook the stranger they had but just parted with.

"Our best course will be to climb the height to the cave. There is an opening there where we may gain a broad view of the bay. If the boat has not sunk, we may yet discover her in the waning light as the storm clears."

They made their way to the bed of Limestone rock and quickly ascended the rugged interior of Island Cave. There, sheltered from the pouring rain, they could obtain a view of the coast for a wide range.

The storm had spent its force, and breaking clouds were revealing a clear twilight. As the light gradually increased Mark discerned the object of their search adrift, yet near shore, where the high ledges of rock had hidden her from their sight. The person in the boat was a woman, but the distance was too great for Mark to discover her identity. He was filled with a vague, half-acknowledged fear; and this alarm was not lessened when he saw another boat push out from a landing above and ride rapidly toward the helpless craft.

The fan pulled hard and at last gained on the illusive object of his pursuit. Mark witnessed the transfer of the hapless woman to her rescuer's boat. They saw the man was heading toward a remote point about Island Cave. He would pass their outlook presently, and if the light had not altogether merged into dusk they might be recognizable.

As they drew near Mark peered eagerly from the opening, then he turned white as death. He

swayed as though about to faint, and murmured: "Let me out of this, boys!"

Regardless of their eager questioning, he dashed past his companions down from their retreat to where they had left the boat. They quickly followed and sprang after him! They pulled hard in pursuit of the boat Mark pointed out to them, although his reply to their excited inquiries elicited only the word, "Wait!"

The couple they were following made a landing and hastened to gain the shelter of the rocks. It was a point rarely visited, and very remote from the town. Unaware of the approach of the party, the couple were taken completely by surprise.

Mark Gretna advanced toward the girl—for girl she was, and a beautiful one, notwithstanding her disheveled and drenched condition—and seizing her by the wrists, bent a look upon her face that brought a flash of shame and indignation into her eyes.

"Laura Beeny, are you lost indeed to all sense of honor that you make trysts with a felon? Have you forgotten you have a father whose good name you should guard?"

But even as he spoke, the stranger who had accompanied them laid his hand upon her companion's shoulder, saying as he did so:

"I am empowered to arrest you, Harold Cone, for the robbery of — Bank. You are my prisoner."

"I may be your prisoner, but I deny that I am a robber," replied the young man sturdily, although a terrible pallor had overspread his haggard face. "Hear my story:

"All the employees had left the bank building one evening except myself. As I made ready to depart, a man entered unobserved by me until I saw a masked face above my own, and felt the grip of his fingers upon my throat. I struggled fiercely for a few seconds, but he had surprised me, and besides, he was a powerful man, and he presently knocked me senseless with a well directed blow from his fist. I knew I was losing consciousness—I remember how everything grew black about me; then I knew no more. How the money was taken I could not say. But when I recovered he was gone. In the midst of the struggle I had noticed something fly from his watch guard. My eye fell upon it now, glittering on the floor. I picked it up, and have preserved it. I had suspected who my assailant was, and I resolved the trinket should serve as a clue to his arrest and my own deliverance. The man I suspected was an admirer of Miss Beeny—in fact, he was fiercely jealous of me and the position I occupied. He was not an over-honorable fellow, and he did some speculating out West. The trinket was a flat, old-fashioned seal, rimmed with heavy gold, that I fancied I had seen him wear. I made a confidant of Miss Beeny, who I knew would befriend me. But to do this I had to see her secretly."

There was no more to be said, and Harold Cone was obliged to submit to arrest, and officers were sent for the capture of the man suspected, known in town as Sam Learned.

When they had left the rocks, another shower overtook them.

After the rain was over Mark hastened to the shore to make ready the boat which had been used by Harold Cone. He succeeded in getting the water out of it, and returned to the cabin. To his astonishment and alarm, he found it empty.

He hallooed, ran in every direction calling her name. At last, in wild despair, he entered the boat and pulled for Grand Cove.

Arriving there he hunted up the officer who had arrested Cone. He began to mistrust the tale he had related had been prepared beforehand in order to facilitate his escape, by getting the officer off guard.

As he hastened up the main street of the town, some one touched his arm.

It was Jack Hallon.

"Where is Miss Beeny?" he exclaimed.

Mark rapidly explained her recent mysterious disappearance from the cabin.

"And that commercial fellow cannot be found, either. Disappeared this afternoon from the hotel, and left no baggage."

"And Cone?"

"Oh, he's safe enough. Sorry for Cone; believe he told the truth."

Laura's great anxiety to reach home and acquaint her father of her safety had caused Mark to hasten from her side to prepare for their return.

After he left the cabin she sat waiting impatiently his coming, when she heard a noise at the door latch. Supposing it to be Mark, she felt no alarm. But when, the next moment, her eyes fell upon the form of Sam Learned she uttered a wild cry of alarm.

But the cry was instantly stilled, for a rough hand was laid over her mouth.

Out in the darkness of the night she felt herself borne whither she could not tell. At last he began the ascent of the rocks overlooking the bay. She knew now to what he was conveying her—his intention was death. But a few minutes and those pale waves would have closed over her. Ah! what was this? A sudden jar, a heavy fall, a groan! The arms of her abductor slackened, she felt herself roll from their grasp, falling through space, heard a heavy splash in the waters far below her, knew her head had struck against a projecting rock, then knew no more.

Silence broken at last by voices of men; darkness cleft by the golden gleams from his lanterns, till at last, after long search, the flash of one of them illuminated the pale, inanimate face of the girl they sought.

"She still lives!" gasped Mark Gretna, and they bore her home.

And to-day Laura Beeny still lives, but not under such name is she now known, for she is honored as the wife of Mark Gretna, no longer an unimportant factor in the business world.

The body of Sam Learned was never recovered from the waters into which a fatal misstep had plunged him.

Among Learned's effects were found a memorandum which proved conclusively that he was the person who robbed the bank and that Harold Cone was innocent.

He was acquitted and reinstated in his position in — Bank.'

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INTERESTING ARTICLES

CHECKER CHAMPIONSHIP CONTEST

Play began in Glasgow, Scotland, between Newell W. Banks of Detroit, Mich., and Robert Stewart of Glasgow for the world's checker championship. Three games were played, all resulting in draws. The match will consist of forty games in all. The checker match between Banks and Stewart had been hanging fire for five years, ever since Banks defeated Alfred Jordon, English champion. Stewart at that time contested the title, but refused to leave Scotland to defend his claim.

FLASHLESS GUNPOWDER

Flashless gunpowder is one of the recent developments of the United States Ordnance Department.

Smokeless powder took away the telltale smoke and ever since ordnance experts have been working to get a flashless, smokeless powder. The success of their experiments, says *Popular Science*, is indicated by the report that guns as large as five inches have been fired at night with so little glow that observers standing twenty yards away could hardly notice it. It is said that sodium and potassium chloride are two of the chemical substances introduced into the powder to eliminate the flash.

"HOME BREWED" GOLD DECRIED BY EXPERTS

The recent revival of interest in alchemy and published suggestions that artificial gold might become so abundant that the natural metal would lose its value as a basis for currency brought from the United States Geological Survey recently a statement that no occasion exists for chemists to hope for or economists to fear laboratory production of the precious metal.

"No one has yet succeeded," the statement said, "in making gold or in obtaining it from any other chemical element. The feat cannot be safely called impossible, but it is fairly certain that if any chemist should succeed in transforming into gold some substance that has hitherto been re-

garded as a simple element the process would be so difficult and costly as to make the gold far more expensive than the natural metal."

TRADE-MARK "MUTT AND JEFF"

The Supreme Court of the United States has rendered a final adjudication of the trade-mark rights in the title "Mutt and Jeff," as indicating the humorous cartoons originated by H. C. Fisher, and widely exploited and syndicated throughout the country in various newspapers. An effect of the decision is that the proprietary right to "Mutt and Jeff" as characters is possessed by Fisher, the originator, and that decisions to that effect in the New York State Courts are binding. The Supreme Court awarded to Fisher the exclusive right to the reproduction of the characters which he originated, and adjudged the reproduction of these characters by others in effect to constitute unfair competition. The Court refused to entertain the contention of the defendant that Fisher could only copyright particular postures or statements descriptive of their exploits, or that the two characters as he had devised them had become public property.

LAUGHS

Knicker—Has he got wheels in his head?
Bocker—Yes, and an extra tire.

"Tommy, if you'll saw some wood I'll tell you what I'll do." "What's that, dad?" "I'll let you have the sawdust to play circus with."

Jack—Uncle John, do you believe in dreams?
Uncle John—Why? "I dreamed last night you lent me a hundred." "Keep it, my boy; keep it."

Son—Pa, is a diplomat a man who knows how to hold his tongue? **Father**—No, my boy. A diplomat is a man who knows how to hold his job.

"Marie, after we are married, what course shall you pursue to retain my love?" "Oh, Harry, I shall spend an awful lot of money on fine clothes and look just as pretty as I can."

Knicker—New Jersey objects to her Governor spending so much time outside of the State.
Bocker—Why doesn't she elect one from another State and then he would stay in Jersey.

"Don't cut me, now!" "Don't you worry, mister! Every time I cut a customer I pay him a dime. Why, one gentleman went out of here this morning, when I was kind o' nervous, 80 cents to the good!"

A landlord received a letter last spring from one of his tenants, which read: "Dear Sir—Please send some one to fix our bath tub. It leaks, and it is nearly time to begin using it again."

A FEW GOOD ITEMS

HORSE AND DOG GET DRUNK.

A big bay horse and a little yellow dog woke up to "the morning after" in White Plains, N. Y. If animals could talk, some one would have heard:

"Oh, what a headache!"

Sheriff Werner, of Westchester County, didn't know the drain was clogged when he dumped \$1,000 worth of seized wines, whisky and plain "hooch" into the courthouse yard December 31. It made a pool a foot deep into which walked the horse, pulling, and the dog following, a city refuse wagon. Both paused and drank deeply.

Then began strange antics by both. Finally the horse and the dog, like the lion and lamb, lay down together. As bells rang out the old year both had arisen, but were still staggering.

FARMERS' PESTS

Rodents in New England, chiefly meadow and pine mice, have begun their fruit tree work early this year, according to an investigation now being conducted by the Biological Survey, United States Department of Agriculture, and are levying a heavy toll upon the orchards of that section. More than \$1,000,000 worth of fruit trees, it is estimated, were destroyed in New England alone by field mice during the winter of 1919-20, while the damage this winter may not measure up to that record, apparently it promises to be heavy.

A representative of the department has been making an extended trip throughout the section. In Maine, for instance, it has been found that next to severe winter weather mice have inflicted more damage to orchards than any other agency. It is estimated that 112,500 young trees were killed by mice in 1911. In New Hampshire mice have given the apple industry a severe set-back during the past decade. In Massachusetts orchardists reported losses two years ago from mice totaling \$125,000. In one Connecticut orchard of more than 350 acres damage by rodents during the winter of 19-20 is conservatively placed at \$10,000.

CATERING TO RATS.

The importance of catering to the likes and dislikes of American rats is outlined in a bulletin of the Biological Survey of the United States Department of Agriculture, whose specialists are engaged in a rat-control campaign in this country. Barium carbonate, a tasteless and odorless poison, mixed in foods most likely to appeal to the rodents' tastes, is recommended by the specialists. It is an established fact that a starved rat will eat anything from a strip of lead pipe to an old boot. This variety falls an easy victim to a poisoned meal. However, it is the well-fed rat which predominates in the United States that is often inclined to be finicky in the matter of food.

Rat poisoning campaigns often fail because the house owner does not give his intended victims a sufficient variety of edibles. Rat baits may be

divided into three classes: Meat foods, vegetable foods and cereals. In mixing his baits the poisoner selects a food from each of the three classes, and combines it with barium carbonate in the proportion of one part poison to four of food. Then he places a teaspoonful of each variety on a strip of paper or bit of board so that the rat, traveling along his runway, finds a three-course meal all laid out for him. Usually one of the three baits appeals to him, and the rat population is reduced by one.

Poisoned baits should be watched carefully, and uneaten baits replaced by others of the same class on the following evening. In this way a wide selection of foods may be used without departing from the basic combination. All baits must be kept fresh and tempting if the process of extermination is carried to completion. The common practice of smearing a dab of poison on a bit of stale bread, which is then placed in some out of the way corner and neglected, will not produce satisfactory results.

BIG GAME IN MAINE MOST PLENTIFUL

Timber cruisers lately returned from Washington county, which is Maine's furthest east, say that, no matter how hard the times may be, there is no need of any man starving down there if he can shoot fairly straight, for never since the landing of Sieur de Mont, centuries before there was a Maine Legislature to pass protective laws, was big game and small game more plentiful than now.

No one may shoot a moose now, a close time having been established on that game to give it a chance to recover from the slaughter of years past, but the woods of Eastern Maine are reported to be fairly alive with young bulls, which are as cocky and independent as so many bull terriers. The moose seem to know that it's against the statutes to shoot at them. Deer, of which any man who can do it is welcome to shoot two, are multitudinous, frisky and fat. Partridges never were more plentiful, and warm, dry spring having enabled the broods to mature as seldom happens—100 per cent.

But it is the bears that are the most prominent and independent citizens of the eastern wilds. They are there in legion, and their impudence far surpasses that of the bull moose. This year in Washington county, according to serious-minded men just back from there, bears are positively insolent. Maybe the failure of the blueberry crop has peeved them. Bears dote on blueberries, and as there were few berries of any kind this season bruin has been obliged to look up other restaurants and do some hard traveling to find them. Farmers have to sit up nights with rifles ready to protect their sheep pens and save their young cattle, and even the orchards and truck gardens of settlements have been raided by the furry bandits. There is a price upon bruin's head, but somehow or other not many men are trying to earn it.

INTERESTING ARTICLES

DOG-OIL USED FOR MEDICINE

The great surgeon, Ambroise Pare, wrote the following about the year 1540:

"When I was at Turin I found a surgeon famed above all the rest for his treatment of gunshot wounds, into whose favor I found a way to insinuate myself, that I might have the recipe of his balm as he called it, wherewith he dressed these wounds. And he made me pay my court to him for two years, before I could possibly get the recipe out of him. In the end, thanks to my gifts and presents, he gave it to me, which was this, to boil down, in oil of lilies, young whelps just born, and earthworms prepared with Venice turpentine. Then was I joyful and my heart made glad, that I had learned his remedy."

And the London Pharmacopoeia for the year 1659 contained a recipe for "dog-oil," with the following ingredients: "Sallet oyl, two puppy dogs newly whelped, earthworms washed in white wine and cypress turpentine and spirit of wine."

ONEIDA INDIANS WIN LAND WORTH \$4,000,000

After a legal fight lasting eight years, the Oneida Indians have won title to one of the finest residential tracts here, conservatively estimated to be worth \$4,000,000, and are now free to quit the Onondaga tribe's swampy reservation, near Syracuse, where they have been living as outcasts, and take possession of the property.

This became known recently with the announcement of a decision of the United States Supreme Court denying the appeal of J. H. Boylan, one of the property owners and defendants in a suit brought by Chief Honoust of the Oneidas. It affirms the decision of Federal Judge George Ray of Norwich, setting aside title of the white man to the contested property and restoring it to the original owners.

More than thirty years ago when Oneida was experiencing its first expansion boom the contested area was held by treaty by the Oneida Indians as their reservation under Federal jurisdiction.

Oneidians desired to throw that territory open to whites, and with State aid offered the Indians ten acres of land in Wisconsin, for every acre relinquished on the reservation. About 80 per cent. of the tribe accepted the proposal and migrated westward, but the rest refused to take up new homes.

In 1892 the remaining Indians who refused to relinquish title to the reservation lands were dispossessed and eventually moved to the Onondaga reservation.

CRYSTAL BALLS MADE OF QUARTZ IN JAPAN

"The quartz globes made by the lapidaries of Japan," writes Herbert Whitlock, curator of mineralogy in the American Museum of Natural History, in the *Scientific American*, "are cut from

flawless quartz crystals, clear and absolutely colorless, and are usually mounted on bronze wrought into decorative forms, such as dragons, storks, tortoise and grotesque human figures. The clear, polished ball, contrasting with its dark bronze mounting, is pre-eminently an artistic object, lending itself with especial facility to the Japanese taste, which sets aside one beautiful thing as sufficient to admire in an entire room.

"In a certain sense no less marvellous than the alleged occult powers of the crystal ball are the simple means employed by the Japanese artisans in producing them. This art, which, it is said, has been handed down from father to son for generations, consists of manual dexterity carried to a superlative degree. Armed with only two primitive tools, the lapidary shapes from an angular quartz crystal a sphere of perfect roundness and high polish. The quartz crystal is first roughly shaped to the form of a ball by chipping and abrading it with a piece of steel about twelve inches long and one-half inch wide, which has a concave cutting edge somewhat like a carpenter's gouge. When by means of this treatment the mass has been made round and approximately smooth, a point of bamboo is used to complete the polishing, quartz dust, which lodges in the pores of the bamboo, and, finally, rouge furnishing the abrasives."

MOVING PEACHES TO MARKET

In handling highly perishable fruit crops, notably peaches, motor trucks are being used to great advantage. Fruit growers constantly are adding to their truck equipment. As an instance, one Georgia grower has purchased 37 trucks in the last two years.

At the largest nursery and peach orchard "plan" in the United States, Berlin, Md., two trucks carry the entire crop of 2,500 acres of peach trees—a crop that this year amounted to 60,000 bushels—from the orchards to the packing house, where it is loaded into refrigerator cars.

Pickers in the orchards pick the peaches into $\frac{5}{8}$ -bushel baskets and the two motor trucks carry the baskets to the packing house. Ordinarily the trucks each carry 150 to 175 baskets, and they make 12 to 15 trips a day each. On one particularly busy day one of the trucks made 13 round trips, carrying 184 baskets on each trip—and made two runs to an orchard four miles away to carry employees. On another occasion one of the trucks carried a force of employees to a subsidiary orchard at Easton, aided in picking and packing \$16,000 worth of peaches, and carried its crew the 75 miles back across the Eastern Shore peninsula to Berlin—all in six days.

The peach season covers only a few weeks of each year. But throughout the year there is work at the Berlin plant for the two trucks. In winter they carry shipments of nursery stock to the railroad. Besides they haul fertilizer and other farm supplies and engage in the many and varied jobs of transportation that continually present themselves.

CURIOS
FREAK OF
NATURE

A freak of nature, proving of more than ordinary interest, is a good-sized island in Puget Sound, which is apparently dying from old age. It was observed last summer that every fir and cedar tree on the island was dead. About the water's edge vegetation appeared withered and a thin vapor hung over the island during the day. Never inhabited and about 100 acres in extent, the island has for years been noted for its growth of wonderful trees.

Fir three feet in diameter grew so thickly as to make travel through them almost impossible. Both cedar and alder flourished. The ownership of this tract has been in litigation for years and the timber could not be logged.

Now there is not a living thing on the island. Death alone stalks grimly over the trails worn by former denizens of this forest empire. Not a crow rests on the dead tops, and as boats pass an occasional crash tells of the falling of a great tree.

Scientists who visited the island during the last few months believe the land has soured. The growth of trees and vegetation has been so rapid and dense as to exhaust the humus in the soil.

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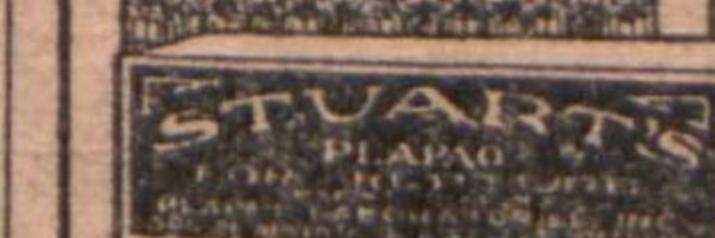
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Clarke Coin Co., Avenue 13, Le Roy, N. Y.



"The Best Hunch I Ever Had!"

"It happened just three years ago. I was feeling pretty blue. Pay day had come around again and the raise I'd hoped for wasn't there. It began to look as though I was to spend my life checking orders at a small salary.

"I picked up a magazine to read. It fell open at a familiar advertisement, and a coupon stared me in the face. Month after month for years I'd been seeing that coupon, but never until that moment had I thought of it as meaning anything to me. But this time I read the advertisement twice—yes, every word!

"Two million men, it said, had made that coupon the first stepping stone toward success. In every line of business, men were getting splendid salaries because they had torn out that coupon. Mechanics had become foremen and superintendents—carpenters had become architects and contractors—clerks *like me* had become sales, advertising and business managers because they had used that coupon.

"Suppose that I . . . ? What if by studying at home nights I really could learn to do something besides check orders? I had a hunch to find out—and then and there I tore out that coupon, marked it, and mailed it.

"That was the turn in the road for me. The Schools at Scranton suggested just the course of training I needed and they worked with me every hour I had to spare.

"In six months I was in charge of my division. In a year my salary had been doubled. And I've been advancing ever since. Today I was appointed

manager of our Western office at \$5,000 a year. Tearing out that coupon three years ago was the best hunch I ever had."

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Without cost, without obligation, just mark and mail this coupon. Do it right now!

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BOX 4492

SCRANTON, PA.

Without cost or obligation please explain how I can qualify for the position, or in the subject before which I have marked an X in the list below:

- | | |
|---|---|
| <input type="checkbox"/> ELECTRICAL ENGINEER | <input type="checkbox"/> BUSINESS MANAG'MT |
| <input type="checkbox"/> Electric Lighting & Railways | <input type="checkbox"/> SALESMANSHIP |
| <input type="checkbox"/> Electric Wiring | <input type="checkbox"/> ADVERTISING |
| <input type="checkbox"/> Telegraph Engineer | <input type="checkbox"/> Show Card & Sign Ptg. |
| <input type="checkbox"/> Telephone Work | <input type="checkbox"/> Railroad Positions |
| <input type="checkbox"/> MECHANICAL ENGINEER | <input type="checkbox"/> ILLUSTRATING |
| <input type="checkbox"/> Mechanical Draftsman | <input type="checkbox"/> Cartooning |
| <input type="checkbox"/> Machine Shop Practice | <input type="checkbox"/> Private Secretary |
| <input type="checkbox"/> Toolmaker | <input type="checkbox"/> Business Correspondent |
| <input type="checkbox"/> Gas Engine Operating | <input type="checkbox"/> BOOKKEEPER |
| <input type="checkbox"/> CIVIL ENGINEER | <input type="checkbox"/> Stenographer & Typist |
| <input type="checkbox"/> Surveying and Mapping | <input type="checkbox"/> Certified Public Accountant |
| <input type="checkbox"/> MINE FOREMAN or ENGR | <input type="checkbox"/> TRAFFIC MANAGER |
| <input type="checkbox"/> STATIONARY ENGINEER | <input type="checkbox"/> Railway Accountant |
| <input type="checkbox"/> Marine Engineer | <input type="checkbox"/> Commercial Law |
| <input type="checkbox"/> ARCHITECT | <input type="checkbox"/> GOOD ENGLISH |
| <input type="checkbox"/> Contractor and Builder | <input type="checkbox"/> Common School Subjects |
| <input type="checkbox"/> Architectural Draftsman | <input type="checkbox"/> CIVIL SERVICE |
| <input type="checkbox"/> Concretes Builder | <input type="checkbox"/> Railway Mail Clerk |
| <input type="checkbox"/> Structural Engineer | <input type="checkbox"/> AUTOMOBILES |
| <input type="checkbox"/> PLUMBING & HEATING | <input type="checkbox"/> Mathematics |
| <input type="checkbox"/> Sheet Metal Worker | <input type="checkbox"/> Navigation |
| <input type="checkbox"/> Textile Overseer or Supt. | <input type="checkbox"/> AGRICULTURE |
| <input type="checkbox"/> CHEMIST | <input type="checkbox"/> Poultry Raising |
| <input type="checkbox"/> Pharmacy | <input type="checkbox"/> BANKING <input type="checkbox"/> Spanish Teacher |

Name.....

Street and No.

City..... State.....

Occupation.....

FIND PREHIS-
Toric CORN

Corn that grew in Tennessee in prehistoric times, possibly before Joseph put away his seven years' supply in Egypt, was unearthed recently by W. E. Meyer of the Bureau of American Ethnology and sent to the United States Department of Agriculture for identification.

During recent excavations in Davidson county, Tennessee, Mr. Myer came upon a number of stone slab graves containing mortuary vessels. Some of these held specimens of charred maize in fairly good condition. From the size and shape of the grains it was possible to identify the variety as many rowed tropical flint, a form about half way between true flint and popcorn.

The same type of Indian corn occurs in the West Indies, and there is no question in the minds of scientists but that there was a very early communication between the West Indies and North America. Not only corn but beans, squashes, pumpkins and tobacco are of tropical and subtropical origin.

These staples, now so important throughout both hemispheres, found their way into North America and were cultivated beyond the great lakes in Canada long before the discovery of America.

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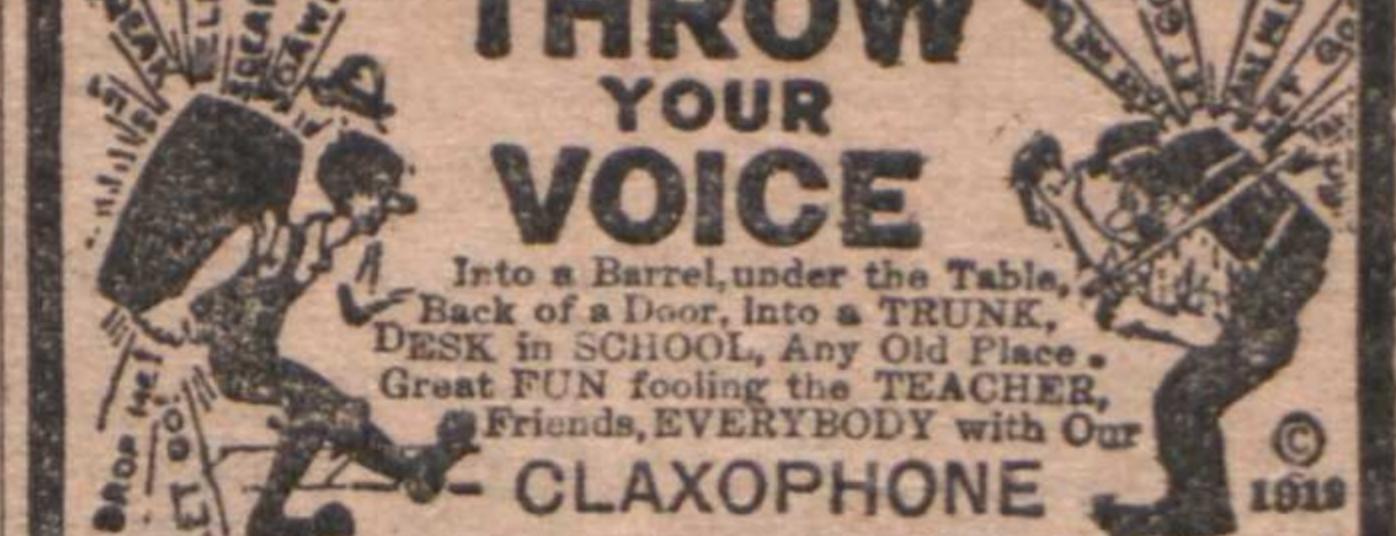


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